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Eyota Market Area Profile

A RETAIL AND SERVICE MARKET ANALYSIS OF THE EYOTA AREA

Authored by
Liz Templin, Ryan Pesch, and Bruce Schwartau



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April 2017

Authored by

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Darcy Higgins

Tyrel Clark, Mayor and City Council Representative

Bryan Cornell, City Council Representative

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Table of Contents

INTRODUCTION	3
Geographic Area for Analysis	3
POTENTIAL BUSINESS OPPORTUNITIES	4
TRADE AREA GAP ANALYSIS	6
BUSINESS MIX ANALYSIS	10
MARKET PROFILE DEMOGRAPHICS	11
Age	11
Race and Ethnicity	11
Household Composition	12
Housing Units	12
Education	12
Occupation	13
Household Income	13
Household Net Worth	14
Age of Head of Household	14
Median Household Net Worth by Age of Head of Household	14
COMMUTING PATTERNS	16
TAPESTRY SEGMENTS	18
ADULT PSYCHOGRAPHICS	20
HOUSEHOLD BUDGET INDEX	20
COST OF LIVING	21
APPENDICES	22
A. Esri Methodology	22
B. Retail and Service Business Categories by NAICS Code Definitions	23
C. Eyota Businesses in Trade Area	27
D. Business Mix Analysis for Cities 1,000 – 2,500 Population	31
E. Esri Market Area Profile	35
F. Esri Net Worth Profile	42
G. Esri Retail Market Potential	43
H. LifeStyle Profile: Green Acres	47
I. LifeStyle Profile: Middleburg	50
J. LifeStyle Profile: Prairie Living	53
K. LifeStyle Profile: Boomburbs	56
L. LifeStyle Profile: Savvy Suburbanites	59

INTRODUCTION

University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities in developing their retail and service sectors. The purpose of this report is to provide existing businesses, potential businesses, and economic development organizations with information that will better serve their individual market and business strategies.

Extension staff created this report through secondary data and an analysis compiled through Business Analyst, a Geographic Information System (GIS) software program from Esri (www.Esri.com), along with the U.S. Census. Esri synthesizes national market research data every year from almost 26,000 adult consumers through in-home, face-to-face interviews about their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Since the major customer for these data are national brands, information is not collected for independent business categories, such as antique stores, attorneys, dental offices, etc. For more information about Esri and the survey data, see Appendix A.

GEOGRAPHIC AREA FOR ANALYSIS

Extension generated all reports and analysis based on the boundary outlined in Figure 1 including the trade area gap analysis, business mix analysis, market profile demographics, commuting patterns, and tapestry segmentation (Figure 1). This area was selected as the primary convenience shopping area for residents in the immediate vicinity. **Eyota is defined as the area outlined in Figure 1 throughout the report.**

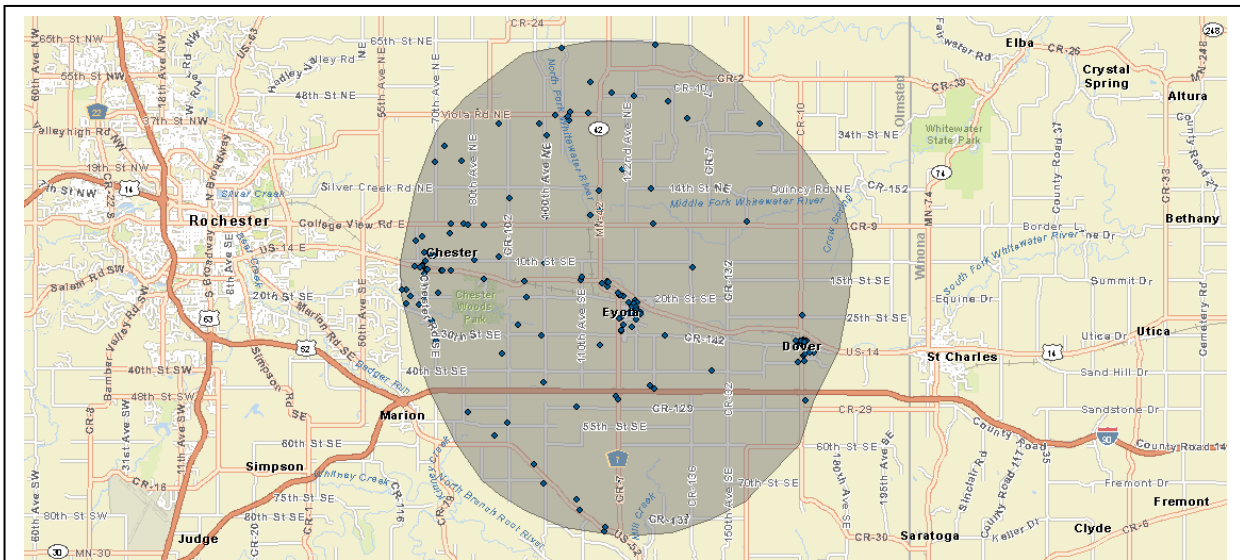


Figure 1: Eyota Trade Area, Population 5,268

POTENTIAL BUSINESS OPPORTUNITIES

After reviewing the demographics, retail trade gap analysis, and Esri Tapestry LifeStyle profile of Eyota, the community's study group added their own knowledge of the community to identify perceived retail and service opportunities.

Using extensive databases, Esri measures the relative likelihood of adults in a specified trade area purchasing various products and services, based on the local demographic composition. In this report, the authors added data from Esri, where available, to information provided by the study group.

At the February 27th presentation of this report data, community members indicated a desire for three businesses: a hardware store, an auto parts store, and a florist. Below is information gleaned from the report about these three potential business opportunities.

- **A hardware store**

Results of the business mix analysis (p. 10) identified one building material and supplies dealer. Esri's retail market potential (p. 43) analysis suggests a third of Eyota households did home improvements during the previous year, with spending exceeding the national average by 23 percent. Since a hardware store recently closed in Eyota, it is recommend entrepreneurs explore the reasons for the closure before starting their business planning.

- **An auto parts store**

Results of the business mix analysis (p. 10) also indicated there are no automotive parts, accessories, or tire stores in Eyota. The market profile discussed later in this report (p. 39) indicates Eyota's spending on vehicle maintenance and repairs exceeds the national average by 14 percent. With over 90% of the trade area commuting to work outside of Eyota, reliable transportation is needed.

- **A florist**

Additionally, results of the business mix analysis (p. 10) found no florists in Eyota. With The town's median household income is \$73,213, which exceeds the state average by 19 percent. This indicates that households may have the means to spend money at florist shops after meeting basic household needs.

The authors suggest one additional business opportunity:

- **A photographer**

Gap analysis results indicated a potential gap of two photographers. With 38 percent of households having children living at home, there may be a demand for baby photos, prom pictures, senior pictures and wedding photos. All households are a market for family photos. With Eyota's high median income, there may be sufficient opportunity for residents to afford photography services.

Individuals who participated in the September 2016 meeting proposed the following additional uses for this report:

- Share demographics of Eyota's retail buyers with potential business developers
- Shop more locally and better promote and support the town's existing businesses.
- Establish a deli supper program, that allows residents to pick up dinner to take home.
- Explore Extension's "Making it Home" program.

- Continue work with the EDA and seek individuals willing to invest in Eyota. (This will in turn help promote economic growth within the community.)
- Talk to a business owner of a downtown building
- Promote Eyota's growth and opportunities to encourage new businesses to come to town or current businesses expand.
- Develop high-end apartment housing with amenities, as well as railroad theme housing, Airbnb, and storage units.

Trade Area Gap Analysis



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Eyota Trade Area

This report estimates the potential number of trade area businesses across various categories based on the spending of the area residents (demand) compared to the number of businesses in the trade area (supply). Those categories where demand is greater than supply are possible opportunities for businesses development. Demand estimates are calculated from the 2007 US Economic Census and supply listings are manually inventoried in the community. THESE CALCULATIONS ARE PROVIDED FOR THE STUDY OF ECONOMIC CONCEPTS. THEY SHOULD NOT BE USED AS THE SOLE DETERMINANT OF BUSINESS FEASIBILITY.

NAICS	Name	Per Capita Sales	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
44111	New car dealers	\$ 2,142	\$ 31,586,967	\$ 12,528,432	0.4	-	0.4
44112	Used car dealers	\$ 214	\$ 2,809,200	\$ 1,252,322	0.4	2	-1.6
44121	Recreational vehicle dealers	\$ 45	\$ 5,468,166	\$ 265,352	0.0	-	0.0
44122	Motorcycle, boat, and other motor vehicle dealers	\$ 105	\$ 2,838,337	\$ 615,657	0.2	1	-0.8
4413	Automotive parts, accessories, and tire stores	\$ 260	\$ 1,433,686	\$ 1,522,570	1.1	-	1.1
4421	Furniture stores	\$ 155	\$ 2,062,118	\$ 908,752	0.4	-	0.4
4422	Home furnishings stores (floors, windows)	\$ 128	\$ 1,439,488	\$ 750,234	0.5	-	0.5
443141	Household appliance stores	\$ 52	\$ 1,946,825	\$ 301,189	0.2	-	0.2
443142	Electronics stores	\$ 275	\$ 2,132,940	\$ 1,610,019	0.8	-	0.8
4441	Building material and supplies dealers	\$ 766	\$ 3,980,442	\$ 4,477,396	1.1	2	-0.9
4442	Lawn and garden equipment and supplies stores	\$ 124	\$ 2,167,001	\$ 722,497	0.3	1	-0.7
4451	Grocery stores	\$ 1,783	\$ 6,029,552	\$ 10,428,807	1.7	1	0.7
4452	Specialty food stores	\$ 56	\$ 794,370	\$ 327,104	0.4	3	-2.6
4453	Beer, wine, and liquor stores	\$ 136	\$ 1,306,547	\$ 794,050	0.6	1	-0.4
44611	Pharmacies and drug stores	\$ 732	\$ 5,298,790	\$ 4,277,775	0.8	-	0.8
44612	Cosmetics, beauty supplies, and perfume stores	\$ 47	\$ 957,013	\$ 274,009	0.3	-	0.3
44613	Optical goods stores	\$ 31	\$ 757,055	\$ 181,529	0.2	-	0.2
44619	Other health and personal care stores	\$ 52	\$ 844,622	\$ 304,906	0.4	-	0.4
447	Gasoline stations	\$ 1,766	\$ 4,841,766	\$ 10,324,831	2.1	1	1.1
4481	Clothing stores	\$ 549	\$ 1,764,048	\$ 3,211,225	1.8	-	1.8
4482	Shoe stores	\$ 98	\$ 1,203,820	\$ 572,983	0.5	-	0.5
4483	Jewelry, luggage, and leather goods stores	\$ 98	\$ 1,255,002	\$ 571,301	0.5	-	0.5
45111	Sporting goods stores	\$ 130	\$ 1,923,940	\$ 757,364	0.4	2	-1.6
45112	Hobby, toy, and game stores	\$ 51	\$ 1,934,246	\$ 295,964	0.2	-	0.2
45113	Sewing, needlework, and piece goods stores	\$ 12	\$ 812,653	\$ 73,042	0.1	-	0.1
45114	Musical instrument and supplies stores	\$ 14	\$ 1,129,682	\$ 81,209	0.1	-	0.1
4512	Book stores and news dealers	\$ 41	\$ 1,540,837	\$ 238,896	0.2	-	0.2
452	General merchandise stores	\$ 2,041	\$ 13,034,911	\$ 11,933,763	0.9	-	0.9
4531	Florists	\$ 15	\$ 322,000	\$ 87,611	0.3	-	0.3
4532	Office supplies, stationery, and gift stores	\$ 100	\$ 977,116	\$ 587,469	0.6	3	-2.4
4533	Used merchandise stores	\$ 41	\$ 657,550	\$ 241,355	0.4	1	-0.6
45391	Pet and pet supplies stores	\$ 47	\$ 1,674,435	\$ 274,238	0.2	-	0.2
45392	Art dealers	\$ 21	\$ 1,308,836	\$ 122,102	0.1	-	0.1
45393	Manufactured (mobile) home dealers	\$ 12	\$ 1,687,254	\$ 70,907	0.0	-	0.0
45399	All other miscellaneous store retailers	\$ 74	\$ 955,358	\$ 434,221	0.5	-	0.5
51213	Motion picture and video exhibition	\$ 43	\$ 2,829,929	\$ 252,302	0.1	-	0.1

Assumptions:	
Trade Area Population	5,268
Trade Area Per Capita Income	\$ 32,715
U.S. Per Capital income	\$ 29,472

Trade Area Gap Analysis

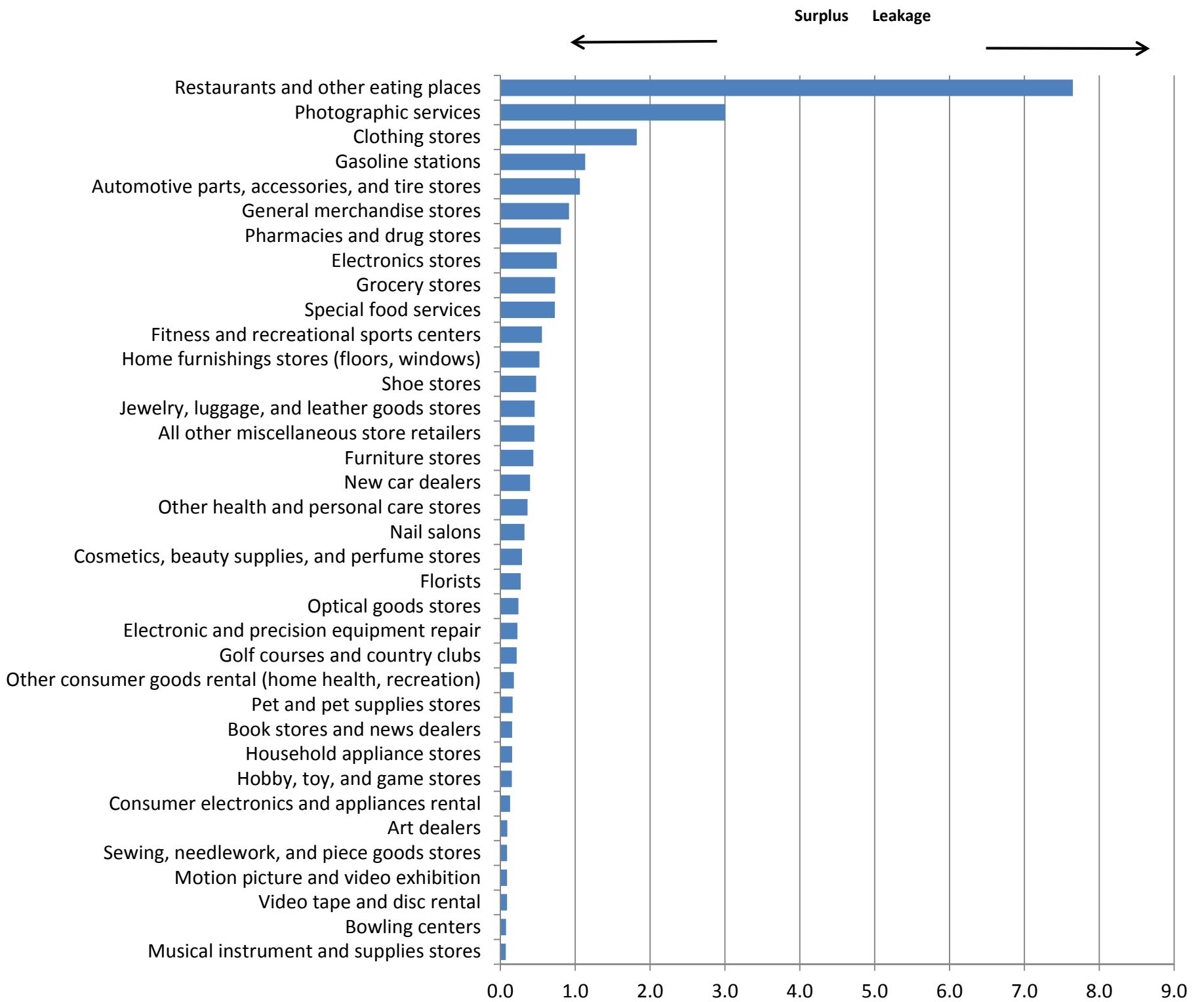
Eyota Trade Area



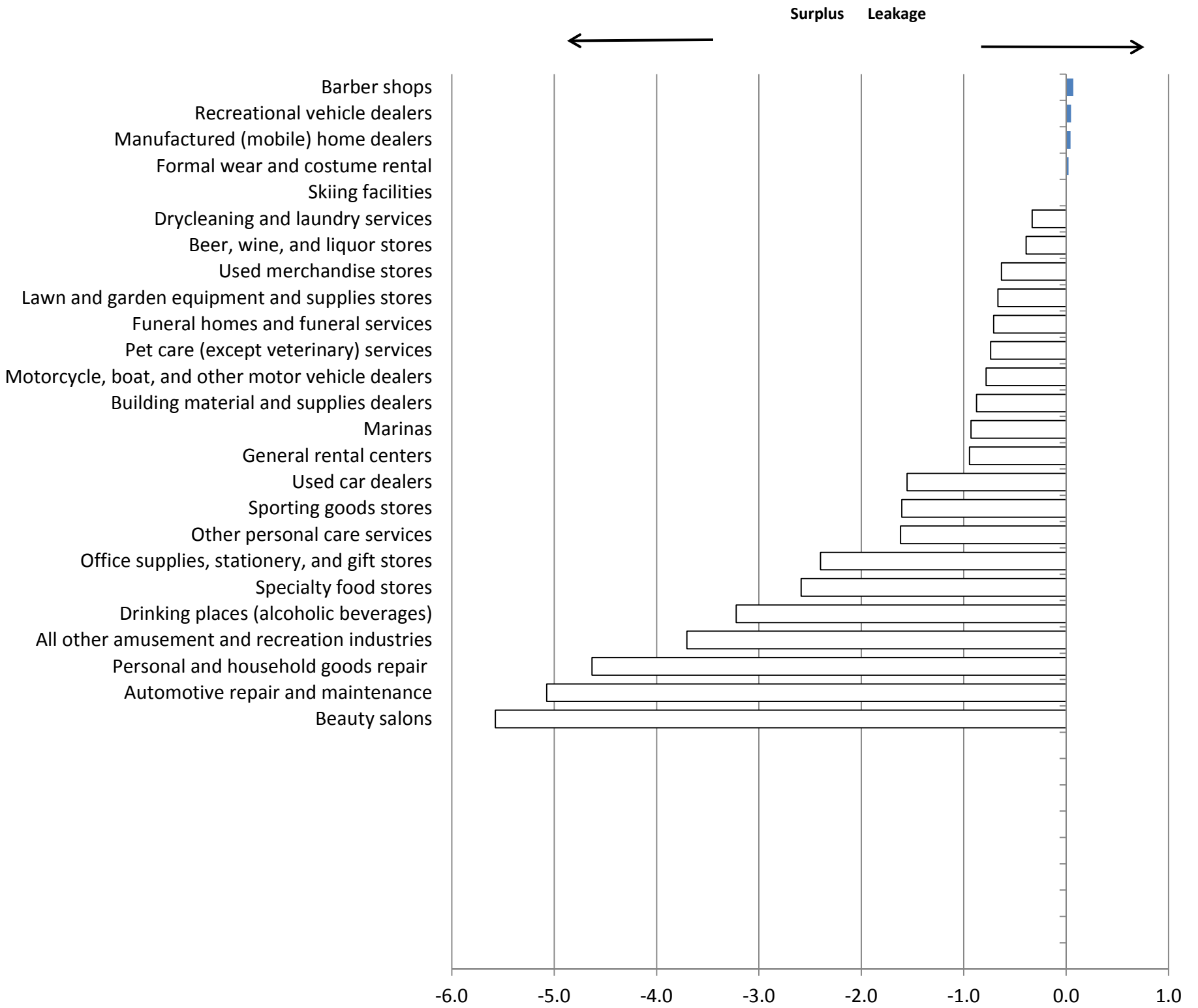
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NAICS	Name	Per Capita Sales	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
53221	Consumer electronics and appliances rental	\$ 21	\$ 953,447	\$ 124,203	0.1	-	0.1
53222	Formal wear and costume rental	\$ 1	\$ 386,133	\$ 8,488	0.0	-	0.0
53223	Video tape and disc rental	\$ 14	\$ 947,715	\$ 83,575	0.1	-	0.1
53229	Other consumer goods rental (home health, recrea	\$ 32	\$ 1,055,466	\$ 188,239	0.2	-	0.2
5323	General rental centers	\$ 7	\$ 781,711	\$ 43,351	0.1	1	-0.9
54192	Photographic services	\$ 10	\$ 19,727	\$ 59,240	3.0	-	3.0
71391	Golf courses and country clubs	\$ 66	\$ 1,793,853	\$ 387,697	0.2	-	0.2
71392	Skiing facilities	\$ 7	\$ 6,002,198	\$ 41,258	0.0	-	0.0
71393	Marinas	\$ 12	\$ 1,028,868	\$ 72,486	0.1	1	-0.9
71394	Fitness and recreational sports centers	\$ 77	\$ 807,375	\$ 448,026	0.6	-	0.6
71395	Bowling centers	\$ 10	\$ 758,860	\$ 57,436	0.1	-	0.1
71399	All other amusement and recreation industries	\$ 26	\$ 523,408	\$ 154,735	0.3	4	-3.7
7223	Special food services	\$ 144	\$ 1,160,061	\$ 842,225	0.7	-	0.7
7224	Drinking places (alcoholic beverages)	\$ 63	\$ 472,205	\$ 367,459	0.8	4	-3.2
7225	Restaurants and other eating places	\$ 1,425	\$ 863,748	\$ 8,333,206	9.6	2	7.6
8111	Automotive repair and maintenance	\$ 289	\$ 577,815	\$ 1,691,534	2.9	8	-5.1
8112	Electronic and precision equipment repair	\$ 50	\$ 1,288,360	\$ 292,823	0.2	-	0.2
8114	Personal and household goods repair	\$ 20	\$ 321,285	\$ 118,365	0.4	5	-4.6
812111	Barber shops	\$ 2	\$ 141,920	\$ 9,991	0.1	-	0.1
812112	Beauty salons	\$ 61	\$ 251,808	\$ 358,768	1.4	7	-5.6
812113	Nail salons	\$ 10	\$ 172,357	\$ 55,687	0.3	-	0.3
81219	Other personal care services	\$ 21	\$ 329,073	\$ 125,703	0.4	2	-1.6
81221	Funeral homes and funeral services	\$ 41	\$ 831,593	\$ 242,250	0.3	1	-0.7
8123	Drycleaning and laundry services	\$ 74	\$ 652,134	\$ 435,158	0.7	1	-0.3
81291	Pet care (except veterinary) services	\$ 11	\$ 240,100	\$ 62,885	0.3	1	-0.7

Retail Gap Estimates by Store Format



Retail Gap Estimates by Store Format



With few exceptions, businesses are listed in only one category for the trade area gap analysis. As a result, local knowledge is needed to compare gap analysis results with the mix of goods and services of existing Eyota businesses.

How businesses can use this information:

- In categories where a retail gap exists, are there opportunities to expand store merchandise to offer additional goods and services?
- Categories with a surplus of stores may indicate Eyota is a destination for shopping in those retail areas. Across all categories, are stores providing a range of goods that will continue drawing customers to Eyota?

BUSINESS MIX ANALYSIS

The business mix analysis compared the number of downtown Eyota businesses to the averages of those in other similar-sized Minnesota cities. According to the 2010 Census, the City of Eyota’s population was 1,977. The average number of businesses within a half mile of the town center for 120 Greater Minnesota cities with populations between 1,000 and 2,499 people is shown in Figure 2. (To view the full report, *Retail and Service Business Mix of Minnesota’s Downtowns*, visit <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>).

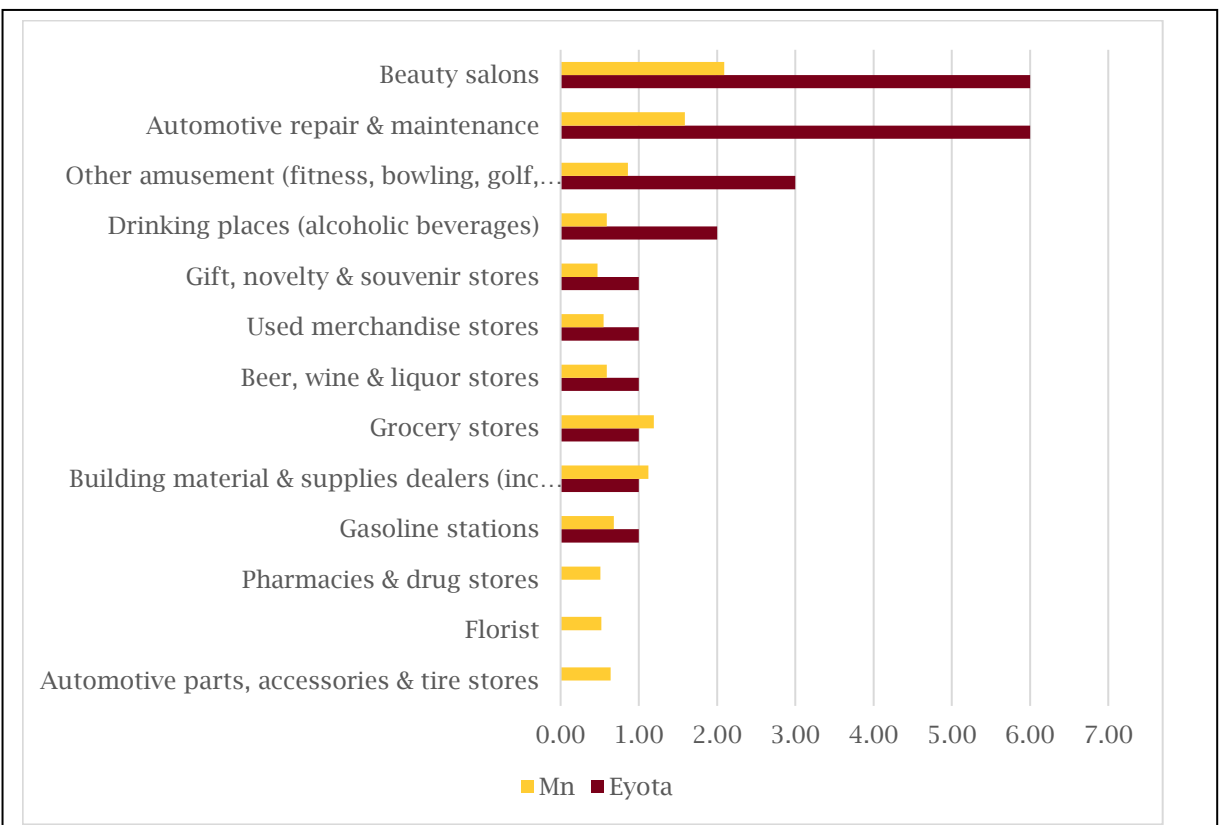


Figure 2: Eyota Retail Compared to 120 Other Rural Minnesota Cities with Populations of 1,000-2,499 (Source: Retail and Service Business Mix of Minnesota's Downtowns, University of Minnesota Extension, 2014)

MARKET PROFILE DEMOGRAPHICS

Predicting consumer spending starts with knowing the area’s population. Understanding the demographics of the market area provides retailers with an indication of the types of goods and services households will purchase, as well as at what likely price points.

Eyota has more people in the working age population of 35-64 than the Minnesota average (Figure 3). Eyota’s median age of 38.2 mirror’s the state’s median age.

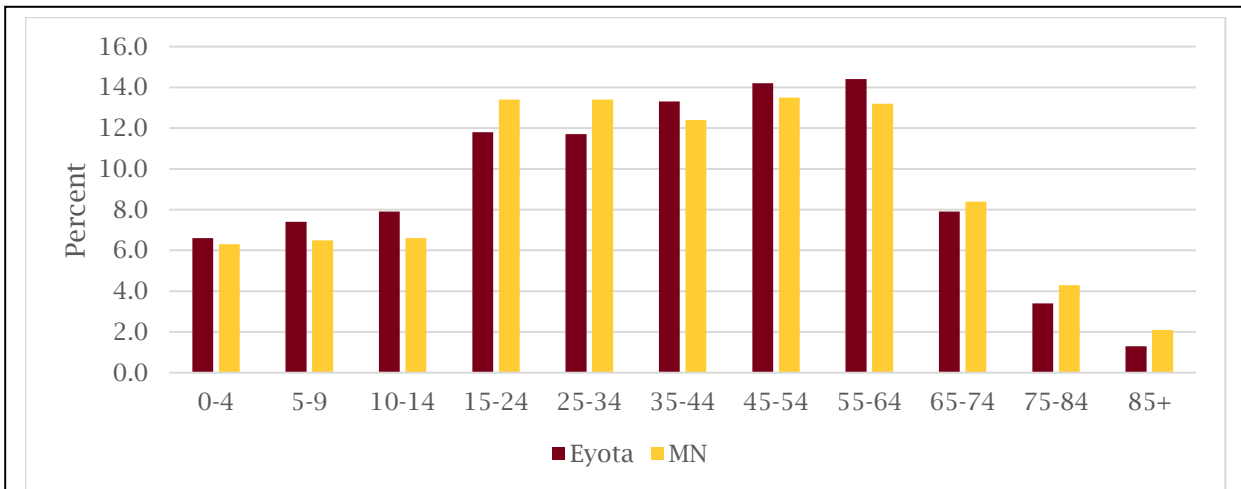


Figure 3: 2016 Population by Age (Source: Esri)

The Eyota area population is 97.5 percent white with only 2.5 percent identifying as one or more other races (Figure 4). Hispanics make up 1.3 percent of Eyota’s population.

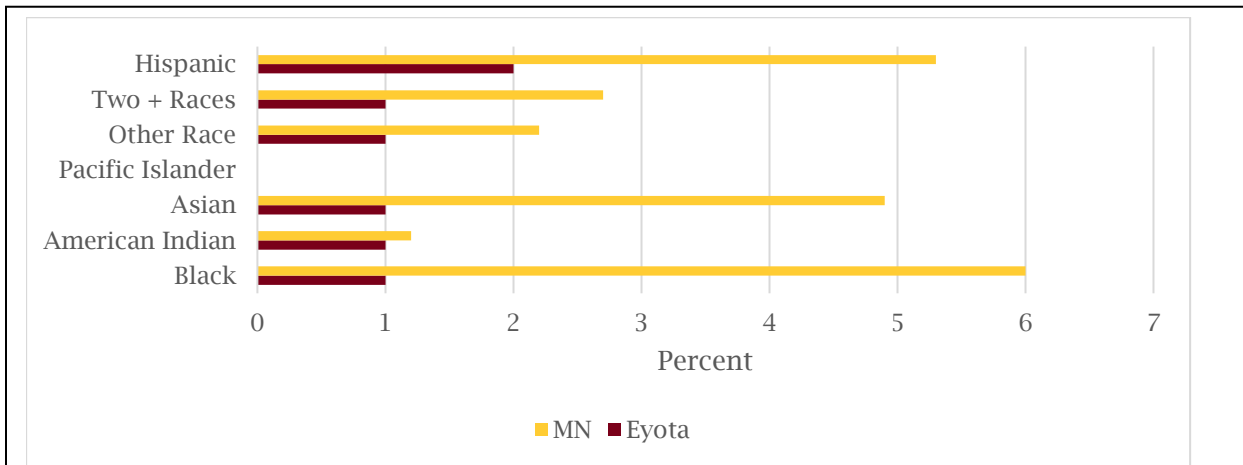
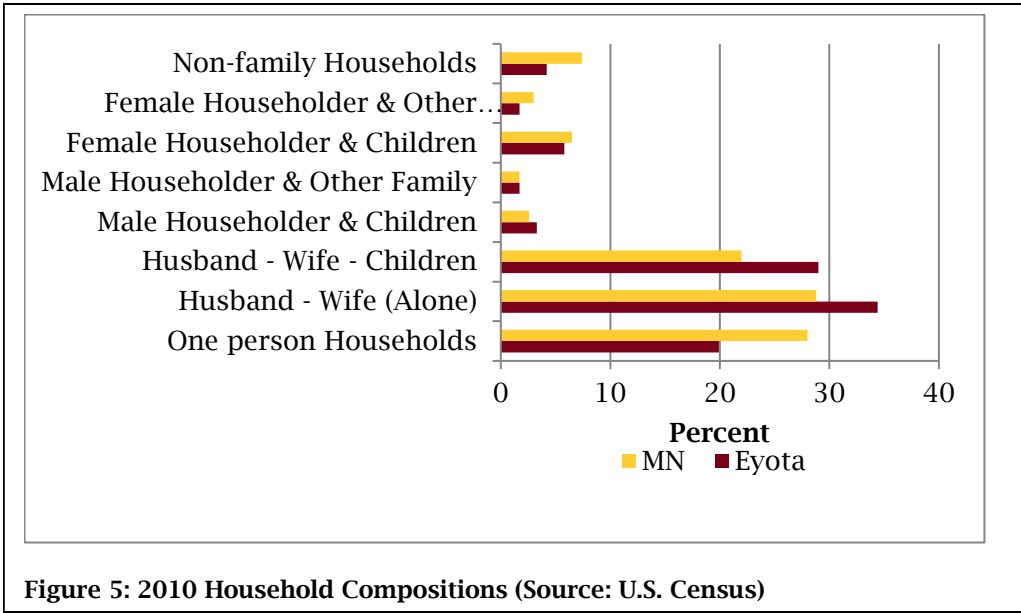
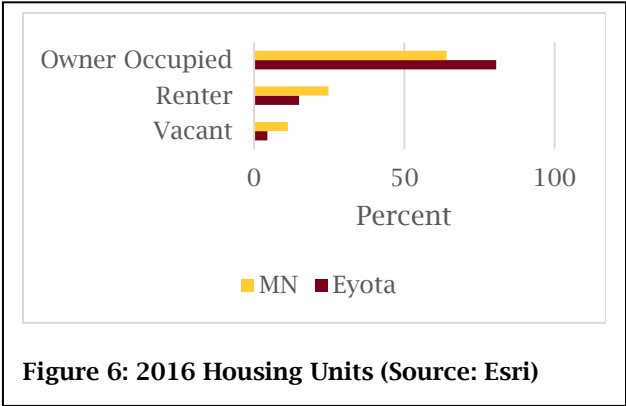


Figure 4: 2016 Population Race and Ethnicity (Excluding White, European-American) (Source: Esri)



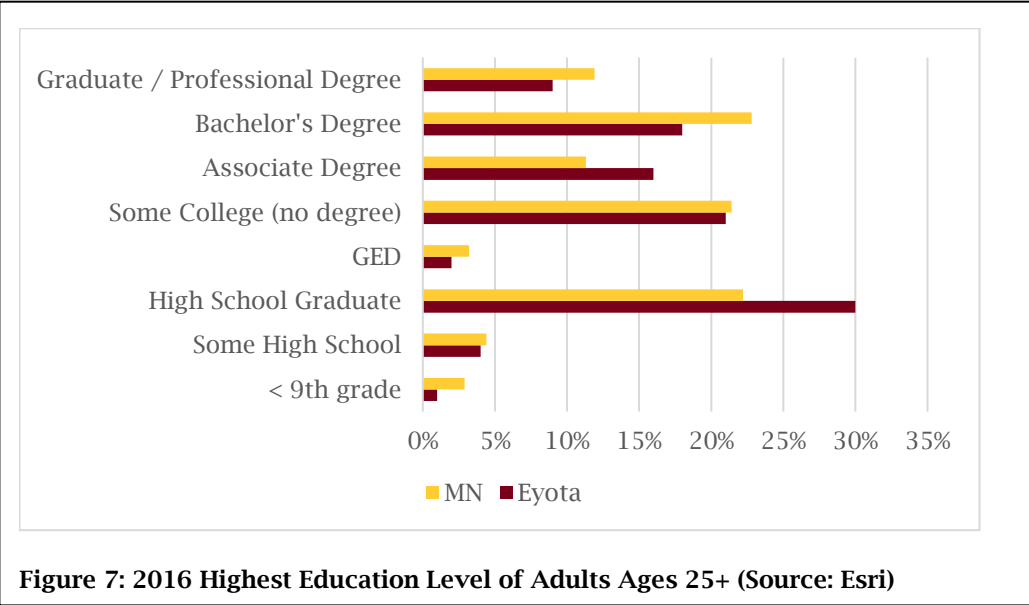
Nearly two-thirds of Eyota's households (63 percent) are husband-wife or husband-wife-children, while one-fifth (20 percent) are one person households (Figure 5).

Figure 5: 2010 Household Compositions (Source: U.S. Census)



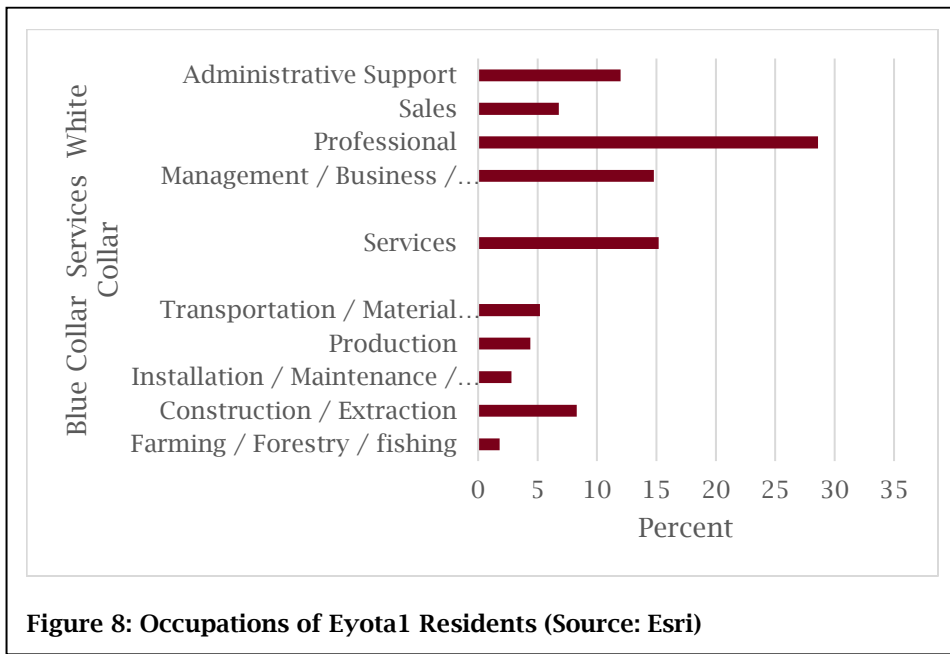
Housing is more owner-occupied than the state average of 64 percent (Figure 6).

Figure 6: 2016 Housing Units (Source: Esri)

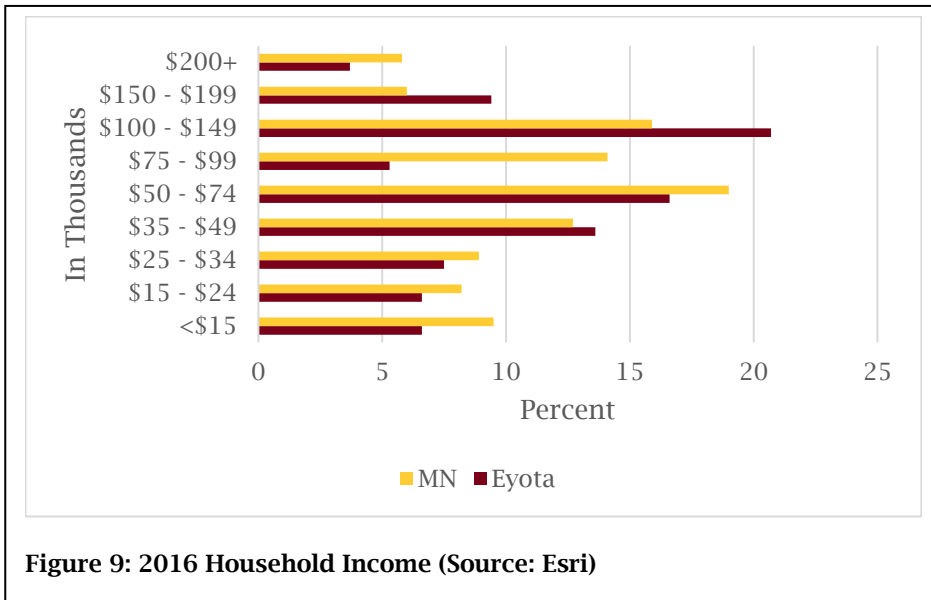


Education levels of Eyota adults are below state averages. Nearly a third (32 percent) of Eyota's adults are either high school graduates or have earned their GED. A fifth (21 percent) had some college, and 33 percent held either an associate's or bachelor's degree. Nine percent have a graduate or professional degree. (Figure 7).

Figure 7: 2016 Highest Education Level of Adults Ages 25+ (Source: Esri)



Nearly two-thirds of residents (62 percent) work in white collar occupations, with 23 percent holding blue collar jobs and 15 percent working in service occupations (Figure 8).

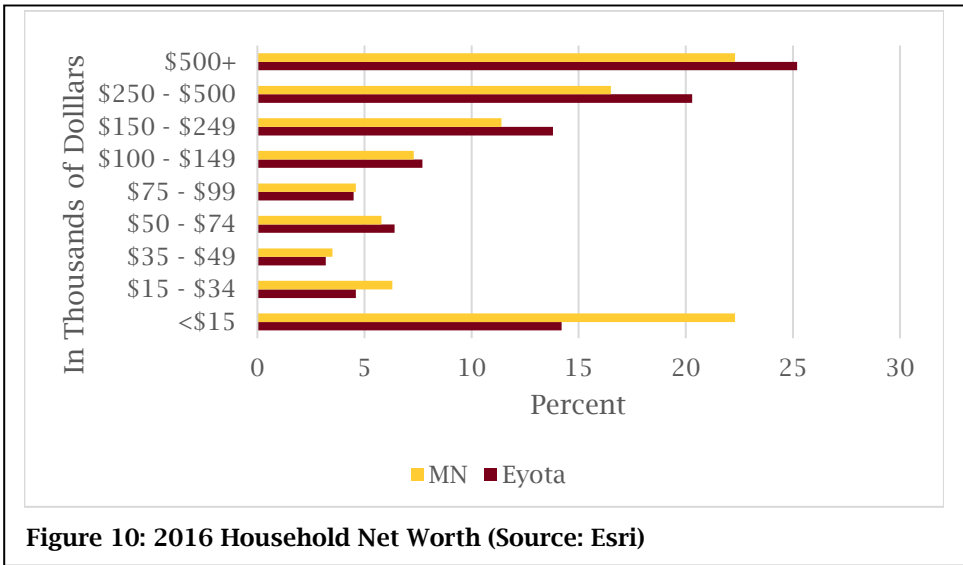


Eyota's 2016 median household income of \$73,213 is above the state's median of \$61,657. However, Eyota per capita income is \$32,715, which is lower than the state's median of \$33,397.

Demographic data suggests Eyota has pockets of poverty. The federal government defined 2015 poverty levels for all states, except Alaska and Hawaii as follows:

Household Size	Poverty Level
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730

Table 1: Poverty Levels



Eyota’s median household net worth is \$208,031 compared to the state median of \$151,171 (Figure 10). One in six (14 percent) of Eyota households have less than \$15,000 in net worth.

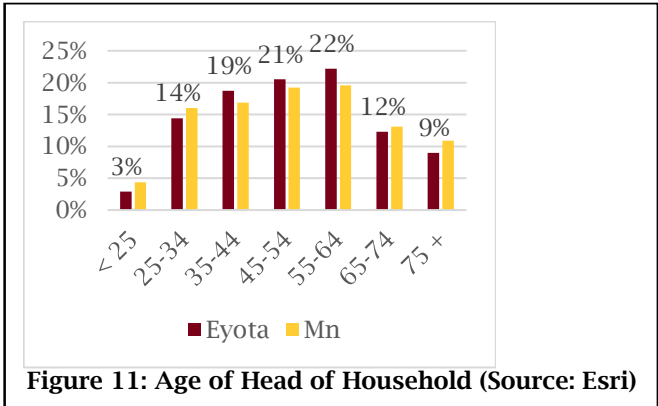
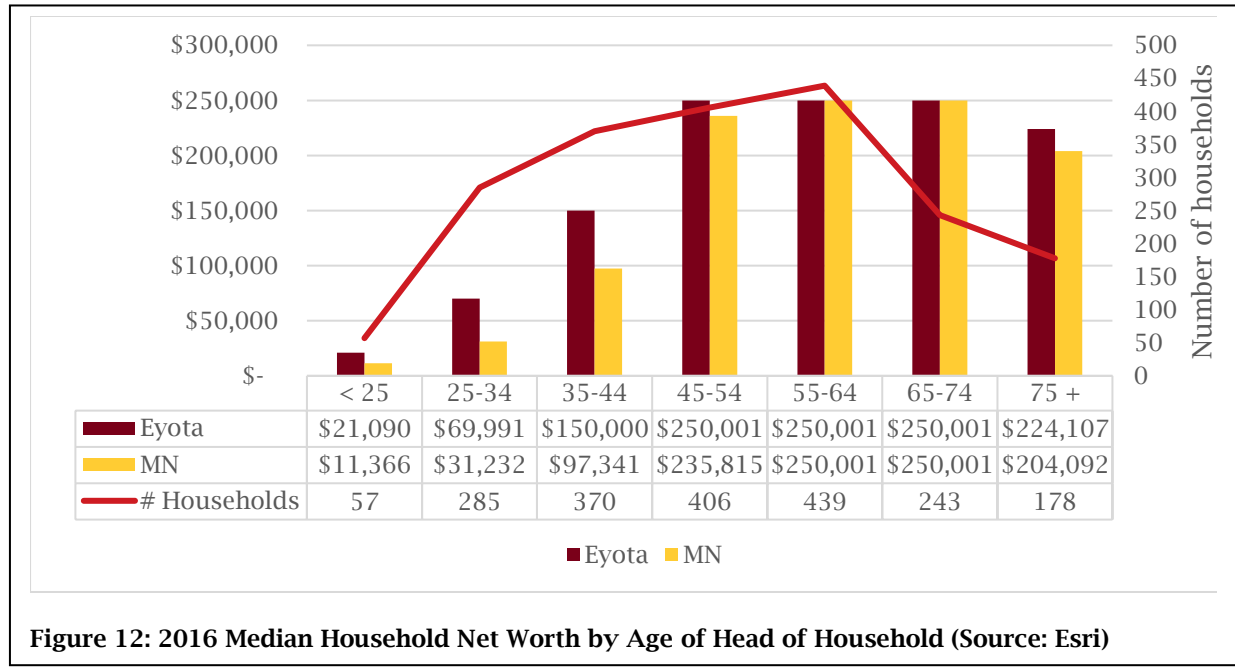


Figure 11 shows 17 percent of Eyota households are headed by someone age 34 and younger. Figure 12 shows that these households also have the lowest net worth, which is similar to the rest of Minnesota.



How businesses can use demographic information:

A list of helpful tools for communities to use to strengthen their downtowns can be found at <http://www.extension.umn.edu/community/retail/downtown/>. The following information is excerpted from the site.

- **Age** is an important factor to consider, as personal expenditures change as people grow older. As baby boomers age, catering to the needs of this generation may be beneficial to retailers. Consumer spending at drug stores and for assisted care services flourishes in areas with a large elderly population. In general, however, older populations tend to spend less on a majority of goods and services. Studies indicate that nightlife and entertainment spending (e.g., restaurants, bars, and theaters) by people over 65 is roughly half than the amount spent by those under 65. Older adults also spend considerably less on apparel than other age groups.

At the other end of the spectrum, toy stores, day care centers, and stores with baby care items do well in areas with families that have children. Clothing stores and fast food establishments also thrive in areas with a high adolescent population. Some entertainment and recreational venues, such as movie theatres and golf courses, serve a broad section of the population. Other venues, such as water parks or arcades, target certain age groups.

- Data show that **race and ethnicity** affects spending habits as much as other demographic characteristics, such as income and age. Retailers using segmentation based on race and ethnic groups must ensure their efforts accurately reflect the true preferences and behaviors of the community.
- **Home ownership** directly correlates with expenditures for home furnishings and equipment. Furniture, appliances, hardware, paint/wallpaper, floor covering, gardening items, and other home improvement products all prosper in active housing markets.
- In general, people living in areas with high levels of **educational attainment** tend to prefer shopping at smaller, non-chain specialty retail stores located downtown. They also tend to visit cultural establishments like museums and theaters at a frequency more than three times greater than those without a college degree. On the other hand, less educated populations generally have lower incomes and thus tend to prefer shopping at discount retail outlets and chain stores. This group also spends more money on car maintenance and tobacco products than those with a college degree.
- **Occupational concentrations** of white and blue-collar workers are used as another gauge for a market's taste preferences. Specialty apparel stores thrive in middle-to-upper income areas and those with above-average white-collar employment levels. Second-hand clothing stores and used car dealerships are successful in areas with a higher concentration of blue-collar workers. Office supply stores and large music and video stores are especially sensitive to the occupational profile, as these retailers target growth areas with a majority of white-collar workers.
- **Household income** data is a good indicator of residents' spending power, as it positively correlates with retail expenditures in many product categories. When evaluating a market, retailers should look at the median, or average, household income in a trade area

and seek a minimum number of households within a certain income range before establishing a business or setting prices.

Another common practice is to analyze the distribution of household incomes. A few store categories, such as auto parts, are more commonly found in areas with lower household incomes. Highly affluent households with annual incomes above \$100,000 are strong consumers, as well as physically active and civic-minded. Gearing a retail mix toward this segment may require a focus in luxury goods and services.

Middle-income households with an annual income between \$20,000 and \$50,000 are more mindful of their expenses than highly affluent families. These households tend to be more frugal and selective with their buying behavior, shopping at discount outlets for groceries and other goods rather than high-end stores.

Big box stores are particularly popular for middle and low-income households. Low-income households with annual incomes below \$20,000 are living in poverty and thus spend very little on goods and services across the board.

COMMUTING PATTERNS

People tend to buy goods and services near where they live or work. Therefore, it is important to understand commuting patterns to better identify retail competition.

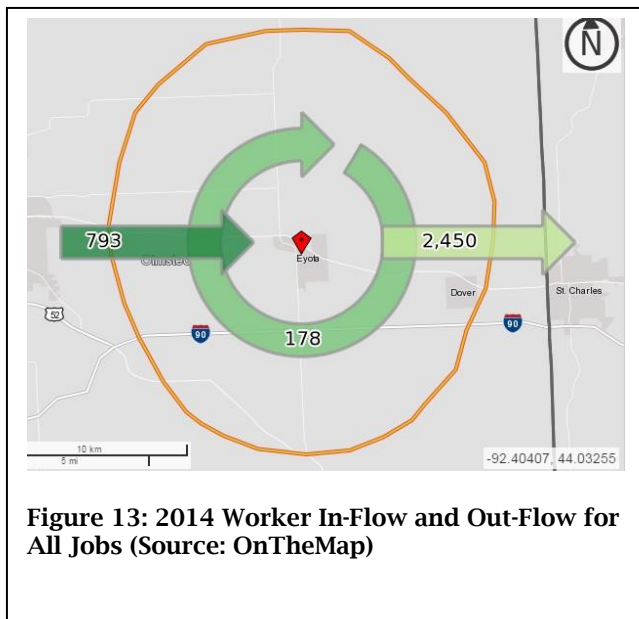
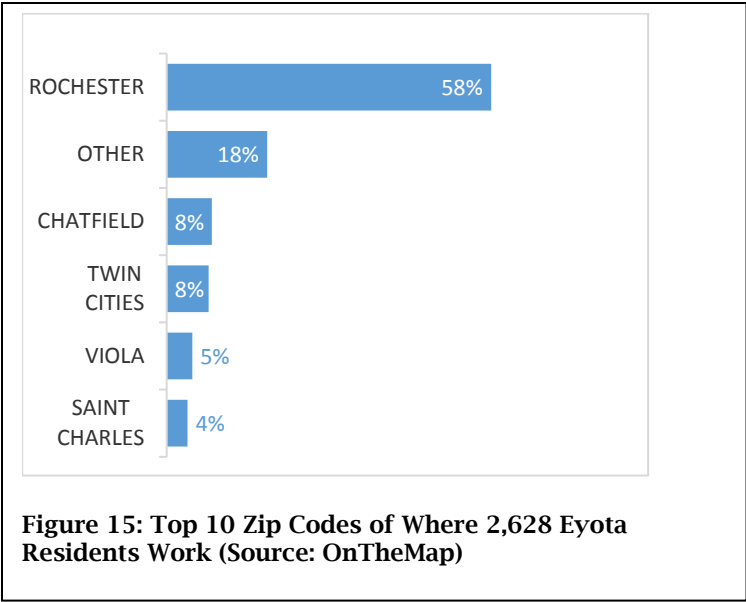
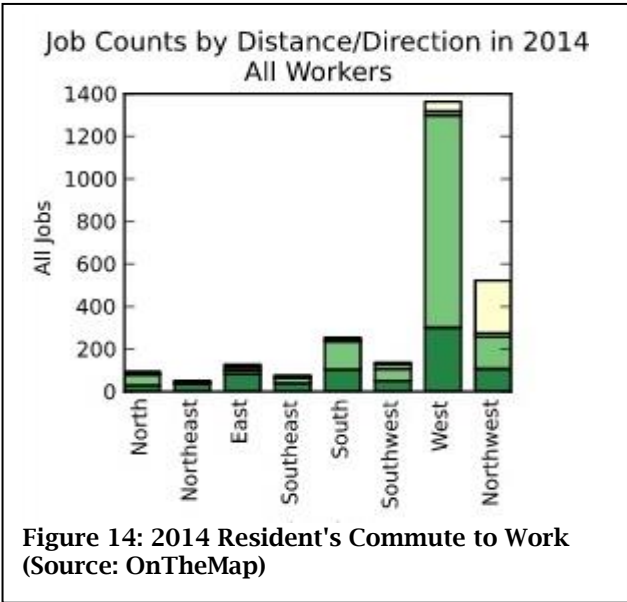


Figure 13 shows the U.S. Census Bureau's calculations of worker in-flows and out-flows in Eyota (<http://onthemap.ces.census.gov/>). In 2014 (the most recent year data is available), 3,421 employees either lived or worked in Eyota.

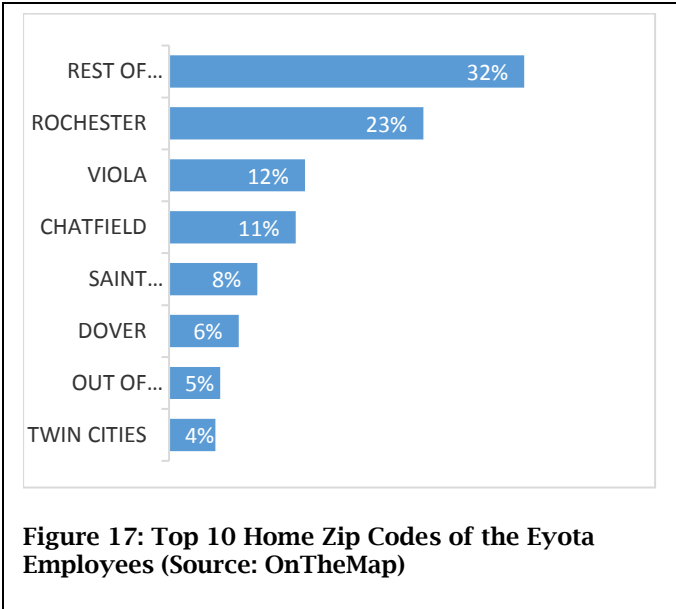
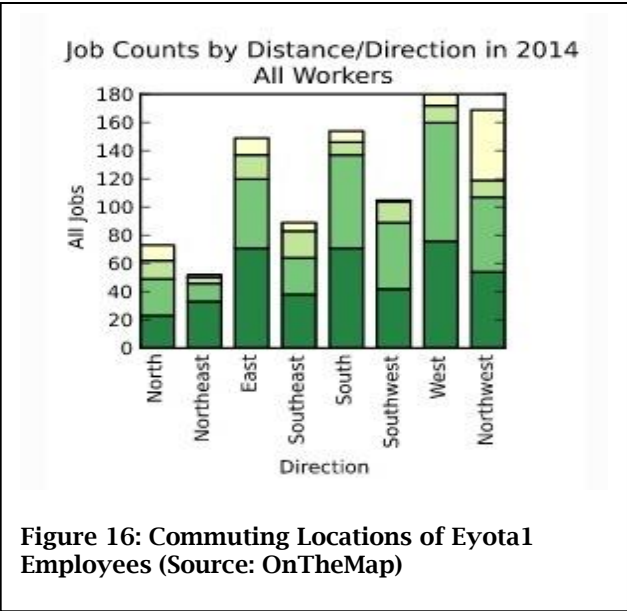
Of the 2,628 employed residents, 93 percent commute outside of Eyota with just 7 percent both living and working in Eyota.

Eyota employers drew 69.5 percent of their workers from outside the trade area.



Of the 2,628 employed residents of the trade area, 58 percent commuted to Rochester for their employment while just 3 percent worked in Eyota.

Eyota employers are drawing 12 percent of their employees from the Eyota / Viola zip code. Another 32 percent of Eyota employees resided in Rochester.



How businesses can use this information:

- Knowing the commuting distance of your customers can help identify competitors. Once you have identified competitors in your area, you can then compare your merchandise selection, quality, price point, and service.
- Identifying residents' work hours and commuting times can inform store hours. If stores are closed evenings and weekends, commuting residents will shop out of town.
- Consider increasing customer convenience by providing online shopping and local delivery or shipping.
- Expanding your services, or better marketing them, can give your store an advantage over big box retailers.

TAPESTRY SEGMENTS

Tapestry segmentation starts by classifying communities based on socioeconomic composition. Esri then combines the latest data mining techniques of national consumer surveys to create robust and compelling detailed descriptions of consumers into 67 distinct LifeStyle segments.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—"like seeks like." These behaviors can be measured, predicted, and targeted. Esri's segmentation system, Community™ Tapestry™, combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses—distinct behavioral market segments.

Eyota's consumer diversity is reflected in five LifeStyle segments: Green Acres, Middleburg, Prairie Living, Boomburbs, and Savvy Suburbanites.

Green Acres (51 percent of Eyota Trade Area)

The *Green Acres* lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the job. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting, fishing, motorcycling, hiking, camping, and golf. Self-described conservatives, residents of *Green Acres* remain pessimistic about the near future yet are heavily invested in it. For more information about this LifeStyle segment, see pages 45-47.

Middleburg (42 percent of Eyota Trade Area)

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions during the last decade, when the housing boom occurred. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their future. They rely on smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the U.S. This market is younger but growing in size and assets. For more information about Middleburg, see pages 48-50.

Prairie Living (6 percent of Eyota Trade Area)

Prairie Living comprises about one percent of households, located mainly in the Midwest with a predominance of self-employed farmers. These agricultural communities are not diverse, dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the U.S. overall, and labor force participation is slightly higher. Faith is important to this hardworking market. When they find time to relax, they favor outdoor activities. They tend to buy things when they need them, rather than when they want them or to be trendy. They are creatures of habit when purchasing food items. For more information about this LifeStyle segment, see pages 51-53

Boomburbs (1 percent of Eyota Trade Area)

Boomburbs are young professionals with families that have opted to trade up to the newest housing in the suburbs. This is an affluent market but with a higher proportion of mortgages. Rapid growth still distinguishes the *Boomburbs* neighborhoods, although the boom is more subdued now than 10 years ago. Residents are well-educated professionals with a running start on prosperity. For more information about Boomburbs, see pages 54-56.

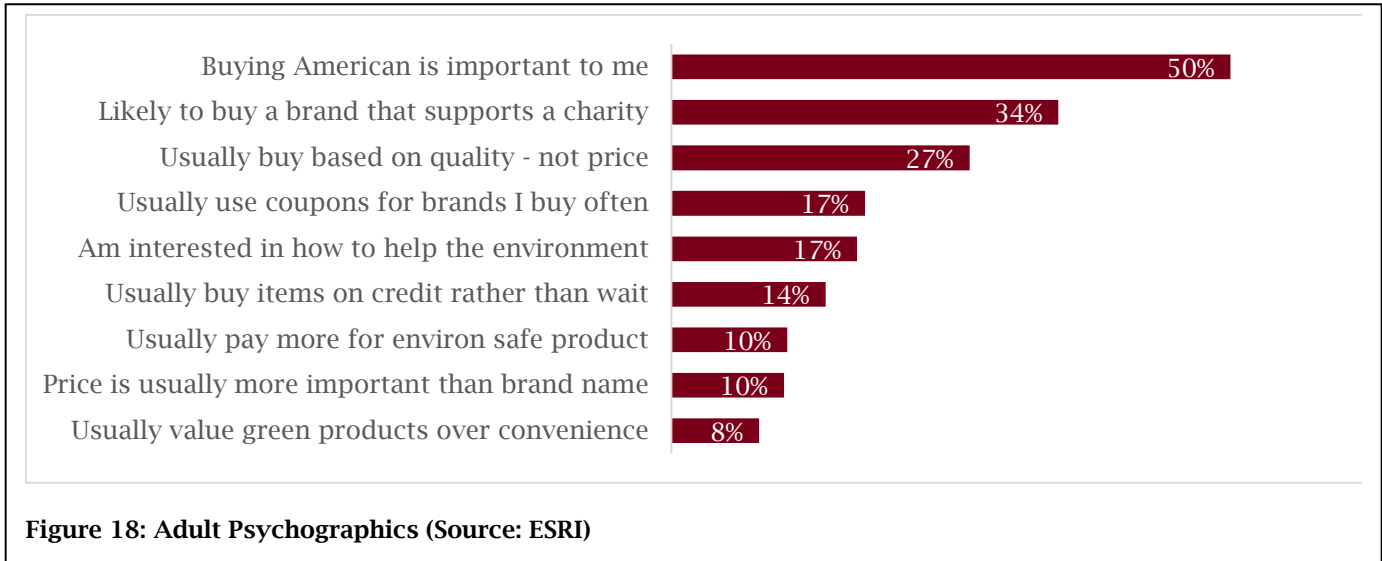
Savvy Suburbanites (Less than 1% of Eyota Trade Area)

Savvy Suburbanites residents are well educated, well read, and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine; and the amenities of the city's cultural events. For more information about this Lifestyle segment, see pages 57-59.

The influence LifeStyles have on shopping preferences can be seen in product characteristics, as noted in Figure 18.

ADULT PSYCHOGRAPHICS

Consumers may weigh certain values when making purchases, as illustrated in Figure 18. For example, buying American is an important consideration for half of Eyota's residents. Businesses that support charities are also important to a third (34 percent) of adults. Quality is more important than price for over a quarter of residents (27 percent). Incentives, such as coupons, influence 17 percent of adults. Products that are environmentally safe rank low on purchasing criteria.



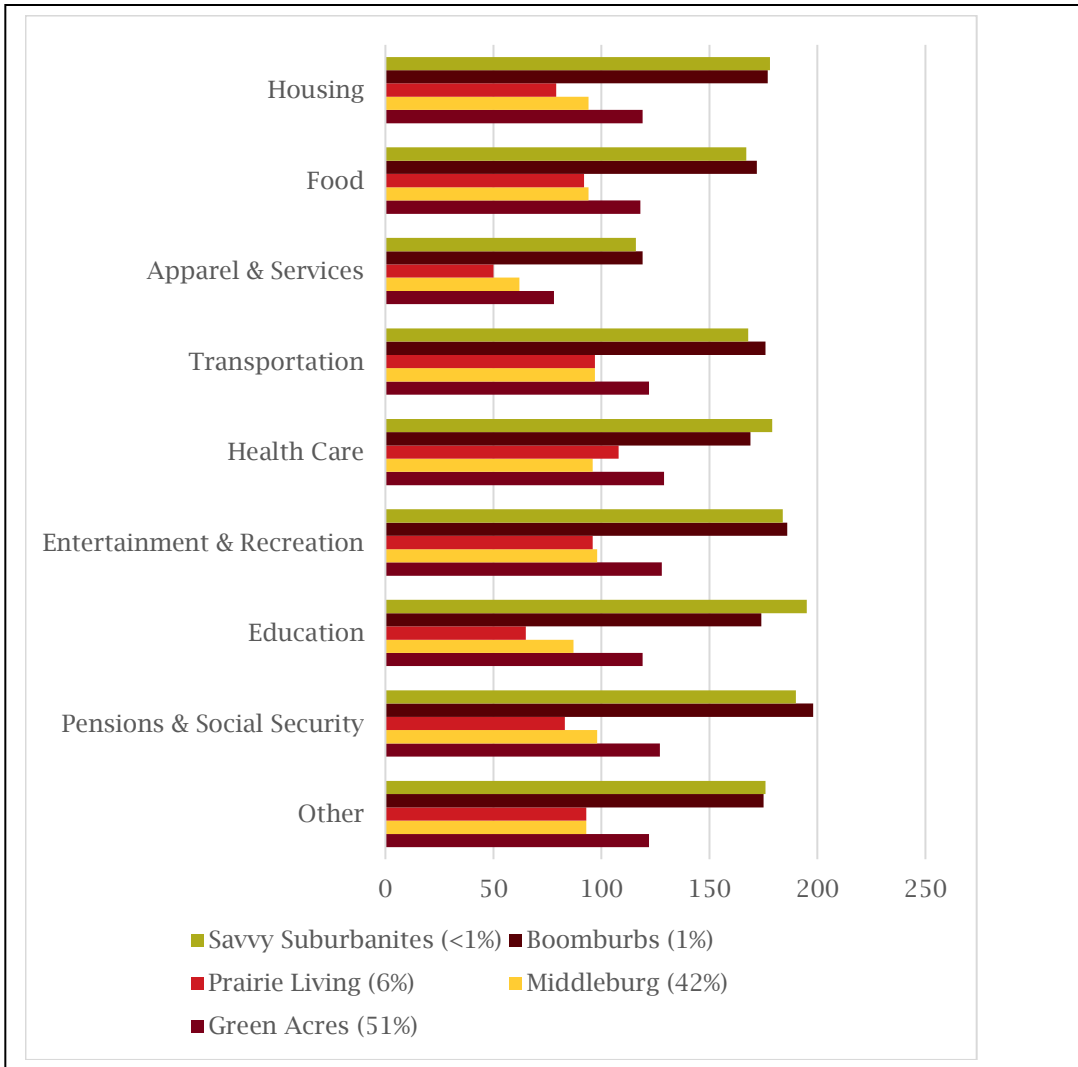
How businesses can use this information:

- After identifying the LifeStyle segments of your customers, examine your merchandise to determine whether or not your price range fits within their household budget and spending patterns.
- Inform customers of American-made products within your merchandise selection.
- If you support charities, ensure your customers are aware of your donations.
- Consider coupons or other incentives for your customers.

HOUSEHOLD BUDGET INDEX

For each LifeStyle segment, Esri compares the average household expenditures to the average amount spent by all United States households. An index of 100 is the national average; an index of 40 is 40 percent of the national average.

Figure 19 identifies the spending for Eyota's LifeStyle segments. While Savvy Suburbanites and Boomburbs spend the most in all categories, they comprise less than 2 percent of Eyota households. The Green Acres lifestyle, comprising more than half of Eyota households exceeds national averages in all categories except apparel and services. Eyota spending is notably the lowest in apparel and services for all LifeStyles.



COST OF LIVING

The Minnesota Department of Employment and Economic Development estimates the cost of living in counties throughout Minnesota. Cost of living represents neither poverty-level nor middle-class but rather estimates a living that meets the basic needs for health and safety. The estimates exclude savings, vacations, entertainment, eating out, tobacco, and alcohol, etc. The range in costs is based on whether or not the household has one full-time worker, one full-time and one part-time worker, or two full-time workers.

Household composition (Source: Esri)	Percent in Trade Area (Source: 2010 Census)	Estimated 2016 Cost of Living (Source: DEED)
Single	20%	\$49,404
Partnered	36%	\$42,098 - \$56,949
Partnered with 1 child	17%	\$42,198 - \$56,949
Partnered with 2 children	17%	\$51,170 - \$71,678
Partnered with 3 children	7%	\$54,488 - \$74,915
Partnered with 4 children	2%	\$58,786 - \$79,093

Table 2: Cost of Living in Olmsted County <https://mn.gov/deed/data/data-tools/col/>

APPENDIX A

Esri's Data Collection Process

The following information describes Esri's data collection process:

These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2015 and 2020.

The *Survey of the American Consumer* provides a detailed view of the 226 million adult consumers in the U.S. – their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Data are collected in person, with in-home, face-to-face interviews. At each state of the data collection process—from recruiting respondents and interviewing them, to working with them to understand and complete a comprehensive product and lifestyle questionnaire—GfK MRI relies on direct personal interaction. Every year, GfK MRI interviews almost 26,000 adult consumers in the 48 contiguous states for the *Survey of the American Consumer*. Data collection for the *Survey* is a two-state process, and in each state the personal approach advances the reliability of the data.

During the initial in-home interview, GfK MRI interviewers observe and verify household and respondent characteristics and collect a wide range of demographic and media usage data.

The interviewer also solicits cooperation for participation in the second, self-administered phase of the data collection process. The interviewer explains how to fill out the questionnaire booklet and arranges for its return to GfK MRI, often by personally picking it up the completed booklet. This level of attention makes it highly likely that participants will complete the questionnaire, further enhancing the reliability of *Survey* data.

For more detailed information about the data collection, visit:

<http://www.gfkmri.com/Products/TheSurveyoftheAmericanConsumer.aspx>

To view personal interview questions, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65PersonalInterview.pdf

To view the survey, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65ProductBooklet.pdf

APPENDIX B: RETAIL AND SERVICE BUSINESS CATEGORIES BY NAICS CODE DEFINITIONS

NAICS	NAICS Category	Definition
44111000	New car dealers	This industry comprises establishments primarily engaged in retailing new automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans, or retailing these new vehicles in combination with activities, such as repair services, retailing used cars, and selling replacement parts and accessories.
44112000	Used car dealers	This industry comprises establishments primarily engaged in retailing used automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans.
44121000	Recreational vehicle dealers	This industry comprises establishments primarily engaged in retailing new and/or used recreational vehicles commonly referred to as RVs or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44122000	Motorcycle, boat, & other motor vehicles	This industry comprises establishments primarily engaged in retailing new and/or used motorcycles, boats, and other vehicles (except automobiles, light trucks, and recreational vehicles), or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44130000	Automotive parts, accessories, & tire stores	This industry group comprises one or more of the following: (1) establishments known as automotive supply stores primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories; (2) automotive supply stores that are primarily engaged in both retailing automotive parts and accessories and repairing automobiles; (3) establishments primarily engaged in retailing and installing automotive accessories; and (4) establishments primarily engaged in retailing new and/or used tires and tubes or retailing new tires in combination with automotive repair services.
44210000	Furniture stores	This industry group comprises establishments primarily engaged in retailing new furniture, such as household furniture (e.g., baby furniture, box springs and mattresses) and outdoor furniture; office furniture (except those sold in combination with office supplies and equipment); and/or furniture sold in combination with major appliances, home electronics, home furnishings, or floor coverings.
44220000	Home furnishings stores	This industry group comprises establishments primarily engaged in retailing new home furnishings (except furniture).
44311000	Appliance, television, & other electronics stores	This industry comprises establishments primarily engaged in one of the following: (1) retailing an array of new household-type appliances and consumer-type electronic products, such as radios, televisions, and computers; (2) specializing in retailing a single line of new consumer-type electronic products (except computers); and (3) retailing these new products in combination with repair services.
44312000	Computer & software stores	This industry comprises establishments primarily engaged in retailing new computers, computer peripherals, and prepackaged computer software without retailing other consumer-type electronic products or office equipment, office furniture, and office supplies; or retailing these new products in combination with repair and support services.
44313000	Camera & photographic supplies stores	This industry comprises establishments primarily engaged in either retailing new cameras, photographic equipment, and photographic supplies or retailing new cameras and photographic equipment in combination with activities, such as repair services and film developing.
44411000	Home centers	This industry comprises establishments known as home centers primarily engaged in retailing a general line of new home repair and improvement materials and supplies, such as lumber, plumbing goods, electrical goods, tools, housewares, hardware, and lawn and garden supplies, with no one merchandise line predominating. The merchandise lines are normally arranged in separate departments.
44412000	Paint & wallpaper stores	This industry comprises establishments known as paint and wallpaper stores primarily engaged in retailing paint, wallpaper, and related supplies.
44413000	Hardware stores	This industry comprises establishments known as hardware stores primarily engaged in retailing a general line of new hardware items, such as tools and builders' hardware.
44419000	Specialized building material dealers	This industry comprises establishments (except those known as home centers, paint and wallpaper stores, and hardware stores) primarily engaged in retailing specialized lines of new building materials, such as lumber, fencing, glass, doors, plumbing fixtures and supplies, electrical supplies, prefabricated buildings and kits, and kitchen and bath cabinets and countertops to be installed.
44420000	Lawn & garden equipment & supplies stores	This industry group comprises establishments primarily engaged in retailing new lawn and garden equipment and supplies.

44510000	Grocery stores	This industry group comprises establishments primarily engaged in retailing a general line of food products.
44520000	Specialty food stores	This industry group comprises establishments primarily engaged in retailing specialized lines of food.
44530000	Beer, wine, & liquor stores	This industry group comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine, and liquor.
44611000	Pharmacies & drug stores	This industry comprises establishments known as pharmacies and drug stores engaged in retailing prescription or nonprescription drugs and medicines.
44612000	Cosmetics, beauty supplies, perfume stores	This industry comprises establishments known as cosmetic or perfume stores or beauty supply shops primarily engaged in retailing cosmetics, perfumes, toiletries, and personal grooming products.
44613000	Optical goods stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing and fitting prescription eyeglasses and contact lenses; (2) retailing prescription eyeglasses in combination with the grinding of lenses to order on the premises; and (3) selling nonprescription eyeglasses.
44619000	Other health care (vitamin, medical equip)	This industry comprises establishments primarily engaged in retailing health and personal care items (except drugs, medicines, optical goods, perfumes, cosmetics, and beauty supplies).
44710000	Gasoline stations	This industry group comprises establishments primarily engaged in retailing automotive fuels (e.g., diesel fuel, gasohol, gasoline) in combination with or without convenience store or food mart items. These establishments may also provide automotive repair services and/or food services.
44811000	Men's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new men's and boys' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44812000	Women's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new women's, misses', and juniors' clothing, including maternity wear. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44813000	Children's & infants' clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new children's and infants' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44814000	Family clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new clothing for men, women, and children, without specializing in sales for an individual gender or age group. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44815000	Clothing accessories stores	This industry comprises establishments primarily engaged in retailing single or combination lines of new clothing accessories, such as hats and caps, costume jewelry, gloves, handbags, ties, wigs, toupees, and belts.
44819000	Specialized clothing stores (dress, etc.)	This industry comprises establishments primarily engaged in retailing specialized lines of new clothing (except general lines of men's, women's, children's, infants', and family clothing). These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44821000	Shoe stores	This industry group comprises establishments primarily engaged in retailing all types of new footwear (except hosiery and specialty sports footwear, such as golf shoes, bowling shoes, and spiked shoes). Establishments primarily engaged in retailing new tennis shoes or sneakers are included in this industry.
44831000	Jewelry stores	This industry comprises establishments primarily engaged in retailing one or more of the following items: (1) new jewelry (except costume jewelry); (2) new sterling and plated silverware; and (3) new watches and clocks. Also included are establishments retailing these new products in combination with lapidary work and/or repair services.
44832000	Luggage & leather goods stores	This industry comprises establishments known as luggage and leather goods stores primarily engaged in retailing new luggage, briefcases, and trunks, or retailing these new products in combination with a general line of leather items (except leather apparel), such as belts, gloves, and handbags.
45111000	Sporting goods stores	This industry comprises establishments primarily engaged in retailing new sporting goods, such as bicycles and bicycle parts; camping equipment; exercise and fitness equipment; athletic uniforms; specialty sports footwear; and sporting goods, equipment, and accessories.
45112000	Hobby, toy, & game stores	This industry comprises establishments primarily engaged in retailing new toys, games, and hobby and craft supplies (except needlecraft).
45113000	Sewing, needlework, & piece goods stores	This industry comprises establishments primarily engaged in retailing new sewing supplies, fabrics, patterns, yarns, and other needlework accessories or retailing these products in combination with selling new sewing machines.
45114000	Musical instrument & supplies stores	This industry comprises establishments primarily engaged in retailing new musical instruments, sheet music, and related supplies; or retailing these new products in combination with musical instrument repair, rental, or music instruction.

45121000	Book Stores	This industry comprises establishments primarily engaged in retailing new books, newspapers, magazines, and other periodicals.
45122000	Tape, compact disc, & record stores	This industry comprises establishments primarily engaged in retailing new prerecorded audio and video tapes, compact discs (CDs), digital video discs (DVDs), and phonograph records.
45200000	General merchandise stores	Industries in the General Merchandise Stores subsector retail new general merchandise from fixed point-of-sale locations. Establishments in this subsector are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes a variety of display equipment and staff trained to provide information on many lines of products.
45310000	Florists	This industry group comprises establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell
45321000	Office supplies & stationery stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; and (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers.
45322000	Gift, novelty, & souvenir stores	This industry comprises establishments primarily engaged in retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios.
45330000	Used merchandise stores	This industry group comprises establishments primarily engaged in retailing used merchandise, antiques, and secondhand goods (except motor vehicles, such as automobiles, RVs, motorcycles, and boats; motor vehicle parts; tires; and mobile homes).
45391000	Pet & pet supplies stores	This industry comprises establishments primarily engaged in retailing pets, pet foods, and pet supplies.
45392000	Art dealers	This industry comprises establishments primarily engaged in retailing original and limited edition art works. Included in this industry are establishments primarily engaged in displaying works of art for retail sale in art galleries.
51213000	Motion picture & video exhibition	This industry comprises establishments primarily engaged in operating motion picture theaters and/or exhibiting motion pictures or videos at film festivals, and so forth
53210000	Automotive equipment rental & leasing	This industry group comprises establishments primarily engaged in renting or leasing the following types of vehicles: passenger cars and trucks without drivers, and utility trailers. These establishments generally operate from a retail-like facility. Some establishments offer only short-term rental, others only longer-term leases, and some provide both types of services.
53222000	Formal wear & costume rental	This industry comprises establishments primarily engaged in renting clothing, such as formal wear, costumes (e.g., theatrical), or other clothing (except laundered uniforms and work apparel).
53223000	Video tape & disc rental	This industry comprises establishments primarily engaged in renting prerecorded video tapes and discs for home electronic equipment.
53230000	General rental centers	This industry group comprises establishments primarily engaged in renting a range of consumer, commercial, and industrial equipment. Establishments in this industry typically operate from conveniently located facilities where they maintain inventories of goods and equipment that they rent for short periods of time. The type of equipment that establishments in this industry provide often includes, but is not limited to: audio visual equipment, contractors' and builders' tools and equipment, home repair tools, lawn and garden equipment, moving equipment and supplies, and party and banquet equipment and supplies.
54192000	Photographic services	This industry comprises establishments primarily engaged in providing still, video, or digital photography services. These establishments may specialize in a particular field of photography, such as commercial and industrial photography, portrait photography, and special events photography. Commercial or portrait photography studios are included in this industry.
71310000	Amusement parks & arcades	This industry group comprises establishments primarily engaged in operating amusement parks and amusement arcades and parlors.
71390000	Other amusement (bowling, golf, fitness)	This industry group comprises establishments primarily engaged in operating golf courses (whether or not in conjunction with dining facilities (country clubs); skiing facilities; Marinas; fitness and recreational sports centers; bowling centers; and all other amusement and recreation industries. Included in this industry group are public swimming pools, miniature golf courses and riding stables.
72210000	Full-service restaurants	This industry group comprises establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide this type of food service to patrons with any combination of other services, such as take-out services,

		are classified in this industry.
72220000	Limited-service eating places	This industry group comprises establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery.
72240000	Drinking places (alcoholic beverages)	This industry group comprises establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption.
81111000	Automotive mechanical & electrical repair	This industry comprises establishments primarily engaged in providing mechanical or electrical repair and maintenance services for automotive vehicles, such as passenger cars, trucks and vans, and all trailers. These establishments may specialize in a single service or may provide a wide range of these services.
81112000	Automotive body, paint, interior, & glass	This industry comprises establishments primarily engaged in providing one or more of the following: (1) repairing or customizing automotive vehicles, such as passenger cars, trucks, and vans, and all trailer bodies and interiors; (2) painting automotive vehicle and trailer bodies; (3) replacing, repairing, and/or tinting automotive vehicle glass; and (4) customizing automobile, truck, and van interiors for the physically disabled or other customers with special requirements.
81119000	Other automotive repair & maintenance	This industry comprises establishments primarily engaged in providing automotive repair and maintenance services (except mechanical and electrical repair and maintenance; transmission repair; and body, paint, interior, and glass repair) for automotive vehicles, such as passenger cars, trucks, and vans, and all trailers.
81141000	Home/garden equipment & appliance repair	This industry comprises establishments primarily engaged in repairing and servicing home and garden equipment and/or household-type appliances without retailing new equipment or appliances. Establishments in this industry repair and maintain items, such as lawnmowers, edgers, snow- and leaf-blowers, washing machines, clothes dryers, and refrigerators.
81142000	Reupholstery & furniture repair	This industry comprises establishments primarily engaged in one or more of the following: (1) reupholstering furniture; (2) refinishing furniture; (3) repairing furniture; and (4) repairing and restoring furniture.
81143000	Footwear & leather goods repair	This industry comprises establishments primarily engaged in repairing footwear and/or repairing other leather or leather-like goods without retailing new footwear and leather or leather-like goods, such as handbags and briefcases.
81149000	Personal goods repair (watch, boat, garment)	This industry comprises establishments primarily engaged in repairing and servicing personal or household-type goods without retailing new personal or household-type goods (except home and garden equipment, appliances, furniture, and footwear and leather goods). Establishments in this industry repair items, such as garments; watches; jewelry; musical instruments; bicycles and motorcycles; motorboats, canoes, sailboats, and other recreational boats.
81211100	Barber shops	This U.S. industry comprises establishments known as barber shops or men's hair stylist shops primarily engaged in cutting, trimming, and styling men's and boys' hair; and/or shaving and trimming men's beards.
81211200	Beauty salons	This U.S. industry comprises establishments (except those known as barber shops or men's hair stylist shops) primarily engaged in one or more of the following: (1) cutting, trimming, shampooing, coloring, waving, or styling hair; (2) providing facials; and (3) applying makeup (except permanent makeup).
81211300	Nail salons	This U.S. industry comprises establishments primarily engaged in providing nail care services, such as manicures, pedicures, and nail extensions.
81219000	Other personal care services (tattoos, spas, piercing)	This industry comprises establishments primarily engaged in providing personal care services (except hair, nail, facial, or nonpermanent makeup services).
81231000	Coin-operated laundries & dry cleaners	This industry comprises establishments primarily engaged in (1) operating facilities with coin-operated or similar self-service laundry and dry-cleaning equipment for customer use on the premises and/or (2) supplying and servicing coin-operated or similar self-service laundry and dry-cleaning equipment for customer use in places of business operated by others, such as apartments and dormitories.
81232000	Dry cleaning & laundry (except coin-operated)	This industry comprises establishments primarily engaged in one or more of the following: (1) providing dry-cleaning services (except coin-operated); (2) providing laundering services (except linen and uniform supply or coin-operated); (3) providing dropoff and pickup sites for laundries and/or dry cleaners; and (4) providing specialty cleaning services for specific types of garments and other textile items (except carpets and upholstery), such as fur, leather, or suede garments; wedding gowns; hats; draperies; and pillows. These establishments may provide all, a combination of, or none of the cleaning services on the premises.
81291000	Pet care (except veterinary) services	This industry comprises establishments primarily engaged in providing pet care services (except veterinary), such as boarding, grooming, sitting, and training pets.

APPENDIX C:			
Eyota Businesses in Trade Area			
<i>Source: InfoUSA</i>			

Name	City	NAICS	NAICS Category Name
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Contact Eyota EDA for this information.

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Eyota Businesses in Trade Area

Source: Cathy Enerson, Eyota EDA

EYOTA BUSINESS NAME/BUILDING NAME	OWNER NAME	ADDRESS	Business PHONE	Business Type
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Contact Eyota EDA for this information.

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APPENDIX D: BUSINESS MIX ANALYSIS FOR CITIES 1,000-2,500 POPULATION

SOURCE: <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>

MOST COMMON BUSINESS CATEGORIES IN MINNESOTA'S DOWNTOWNS BY SIZE

The following tables summarize average numbers for the 15 most common business categories in a ½-mile radius of the center of Minnesota downtowns by community size according to the InfoUSA database. As noted, we also calculated averages for cities located outside the seven-county Twin Cities metro area; these are listed under the “Greater Minnesota Cities” label:

All Minnesota Cities (1,000–2,499 pop) Average of 133 downtowns		Greater Minnesota Cities (1,000–2,499 pop) Average of 120 downtowns	
<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>	<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>
Beauty salons	2.01	Beauty salons	2.09
Grocery stores	1.18	Grocery stores	1.19
Automotive mechanical & electrical repair	1.14	Automotive mechanical & electrical repair	1.07
Other amusement (bowling, golf, fitness)	0.82	Other amusement (bowling, golf, fitness)	0.86
Gasoline stations	0.66	Gasoline stations	0.68
Automotive parts, accessories, & tire stores	0.62	Hardware stores	0.65
Hardware stores	0.61	Automotive parts, accessories, & tire stores	0.64
Beer, wine, & liquor stores	0.59	Beer, wine, & liquor stores	0.59
Drinking places (alcoholic beverages)	0.59	Drinking places (alcoholic beverages)	0.59
Used merchandise stores	0.57	Used merchandise stores	0.55
Automotive body, paint, interior, & glass	0.53	Florists	0.52
Florists	0.50	Automotive body, paint, interior, & glass	0.52
Gift, novelty, & souvenir stores	0.48	Pharmacies & drug stores	0.51
Pharmacies & drug stores	0.47	Specialized building material dealers	0.47
Specialized building material dealers	0.45	Gift, novelty, & souvenir stores	0.47

Top downtown businesses of cities between 1,000-2,499 in population (within ½-mile radius of city center) **Source:** InfoUSA

MINNESOTA CITIES BY POPULATION GROUP *DENOTES CITY IN SEVEN-COUNTY METRO

Pop. 1,000-2,499

Ada
Adrian
Aitkin
Appleton
Arlington
Atwater
Aurora
Avon
Babbitt
Bagley
Baudette
Bird Island
Blooming Prairie
Braham
Breezy Point
Buhl
Canby
Clara
Clearwater
Coleraine
Cologne*
Cottonwood
Crosby
Crosslake
Dassel
Dawson
Dellwood*
Dundas
East Gull Lake
Eden Valley
Edgerton
Elbow Lake
Elgin
Esko
Excelsior*
Eyota
Fairfax
Fosston
Frazee
Fulda
Gaylord
Gilbert
Glyndon
Goodhue
Grand Marais
Grand Meadow
Harmony
Harris
Hawley
Hayfield
Hector
Hinckley
Houston
Howard Lake
Hoyt Lakes
Janesville
Keewatin
Kenyon
Lakefield
Lakeland*
Lake St. Croix Beach*
Lake Shore
Lauderdale*
Lester Prairie
Lewiston
Lexington*
Little Rock
Long Lake
Madelia
Madison
Madison Lake
Mahnommen
Mantorville

Maple Lake*
Maple Plain*
Mapleton
Mayer*
Medford
Menahga
Minneota
Mountain Lake
New London
New Richland
New York Mills
Nicollet
Nisswa
Oakport
Olivia
Oronoco
Ortonville
Osakis
Parkers Prairie
Paynesville
Pelican Rapids
Pequot Lakes
Pierz
Preston
Redby
Red Lake
Red Lake Falls
Renville
Rice
Richmond
Rock Creek
Rockville
Royalton
Rushford
St. Bonifacius*
Shafer
Sherburn
Silver Bay
Slayton
Spicer
Springfield
Spring Grove
Spring Park*
Spring Valley
Stacy
Starbuck
Tonka Bay*
Tracy
Truman
Tyler
Wanamingo
Warren
Warroad
Waterville
Waverly
Wells
Wheaton
Winnebago
Winsted
Winthrop

Pop. 2,500-5,000

Afton*
Albany
Annandale
Arnold
Barnesville
Bayport*
Becker
Benson
Blue Earth
Breckenridge
Caledonia
Cannon Falls

Carver*
Centerville*
Chatfield
Chisago City
Chisholm
Circle Pines*
Cohasset
Cokato
Cold Spring
Columbus*
Dayton*
Deephaven*
Dilworth
Dodge Center
Eagle Lake
Elko New Market*
Ely
Eveleth
Foley
Glenwood
Goodview
Granite Falls
Grant*
Greenfield*
Hanover
Independence*
Jackson
La Crescent
Lake Crystal
Le Center
Le Sueur
Lindstrom
Long Prairie
Lonsdale
Luverne
Melrose
Milaca
Montgomery
Montrose
Moose Lake
Mora
Mountain Iron
Newport*
North Oaks*
Norwood Yng America*
Nowthen*
Oak Park Heights*
Osseo*
Park Rapids
Perham
Pine City
Pine Island
Pipestone
Plainview
Princeton
Proctor
Rockford
Roseau
Rush City
St. Augusta
St. Charles
St. James
Sandstone
Sauk Centre
Scandia*
Sleepy Eye
Staples
Two Harbors
Wabasha
Wadena
Watertown*
Wayzata*
Windom
Zumbrota

Pop. 5,000-10,000

Albertville
Arden Hills*
Baxter
Belle Plaine*
Byron
Cambridge
Corcoran*
Crookston
Delano
Detroit Lakes
East Grand Forks
Falcon Heights*
Glencoe
Hermantown
International Falls
Isanti
Jordan*
Kasson
Lake City
Lake Elmo*
Litchfield
Little Canada*
Little Falls
Mahtomedi*
Medina*
Minnetrissa*
Montevideo
Morris
Mound*
New Prague
Oak Grove*
Orono*
Redwood Falls
Rogers*
St. Anthony*
St. Francis*
St. Joseph
St. Paul Park*
Shorewood*
Spring Lake Park*
Stewartville
Thief River Falls
Victoria*
Virginia
Waite Park
Waseca
Wyoming
Zimmerman

Pop. 10,000-25,000

Albert Lea
Alexandria
Anoka*
Austin
Bemidji
Big Lake
Brainerd
Buffalo
Champlin*
Chanhassen*
Chaska*
Cloquet
Columbia Heights*
Crystal*
East Bethel*
Elk River
Fairmont
Faribault
Farmington*
Fergus Falls
Forest Lake*
Golden Valley*
Grand Rapids

Ham Lake*
Hastings*
Hibbing
Hopkins*
Hugo*
Hutchinson
Lino Lakes*
Marshall
Mendota Heights*
Monticello
Mounds View*
New Brighton*
New Hope*
New Ulm
North Branch
Northfield
North Mankato
North St. Paul*
Otsego
Prior Lake*
Ramsey*
Red Wing
Robbinsdale*
Rosemount*
St. Michael
St. Peter
Sartell
Sauk Rapids
South St. Paul*
Stillwater*
Vadnais Heights*
Waconia*
West St. Paul*
White Bear Lake*
Willmar
Worthington

Pop. 25,000-50,000

Andover*
Brooklyn Center*
Cottage Grove*
Edina*
Fridley*
Inver Grove Heights*
Mankato
Maplewood*
Moorhead
Oakdale*
Owatonna
Richfield*
Roseville*
St. Louis Park*
Savage*
Shakopee*
Shoreview*
Winona

Pop. 50,000-100,000

Apple Valley*
Blaine*
Bloomington*
Brooklyn Park*
Burnsville*
Coon Rapids*
Duluth
Eagan*
Eden Prairie*
Lakeville*
Maple Grove*
Minnetonka*
Plymouth*
St. Cloud
Woodbury*

FULL REPORTS OF BUSINESS MIX OF MINNESOTA DOWNTOWNS BY SIZE

Minnesota cities with 1,000-2,500 population (Average of 133 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.08	730	0.10	911	0.15	1,408
44112000	Used car dealers	0.19	479	0.38	923	0.52	1,488
44121000	Recreational vehicle dealers	0.02	58	0.02	58	0.05	149
44122000	Motorcycle, boat, & other motor vehicles	0.11	155	0.15	290	0.27	538
44130000	Automotive parts, accessories, & tire stores	0.42	272	0.62	413	0.83	639
44210000	Furniture stores	0.08	71	0.10	90	0.16	163
44220000	Home furnishings stores	0.26	169	0.33	210	0.47	485
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.11	211	0.14	281	0.19	751
44412000	Paint & wallpaper stores	0.02	20	0.03	28	0.03	28
44413000	Hardware stores	0.53	483	0.61	625	0.70	756
44419000	Specialized building material dealers	0.29	305	0.45	575	0.76	1,035
44420000	Lawn & garden equipment & supplies stores	0.11	243	0.26	547	0.51	874
44510000	Grocery stores	0.88	3,675	1.18	4,761	1.50	5,887
44520000	Specialty food stores	0.23	339	0.31	458	0.40	610
44530000	Beer, wine, & liquor stores	0.43	767	0.59	1,042	0.71	1,188
44611000	Pharmacies & drug stores	0.43	692	0.47	790	0.52	916
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	6
44613000	Optical goods stores	0.02	10	0.03	13	0.05	18
44619000	Other health care (vitamin, medical equip)	0.06	23	0.08	62	0.11	73
44710000	Gasoline stations	0.43	1,570	0.66	2,676	0.89	3,977
44811000	Men's clothing stores	0.02	4	0.02	4	0.02	4
44812000	Women's clothing stores	0.10	68	0.11	71	0.14	115
44813000	Children's & infants' clothing stores	0.01	5	0.01	5	0.02	6
44814000	Family clothing stores	0.07	94	0.08	102	0.08	115
44815000	Clothing accessories stores	0.05	33	0.05	35	0.07	40
44819000	Specialized clothing stores (dress, etc)	0.08	29	0.11	34	0.11	34
44821000	Shoe stores	0.03	9	0.04	11	0.05	29
44831000	Jewelry stores	0.08	45	0.08	107	0.10	122
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.14	63	0.29	222	0.41	302
45112000	Hobby, toy, & game stores	0.01	1	0.03	8	0.05	11
45113000	Sewing, needlework, & piece goods stores	0.10	46	0.11	47	0.13	58
45114000	Musical instrument & supplies stores	0.04	99	0.04	99	0.05	108
45121000	Book Stores	0.03	12	0.06	28	0.08	70
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	131	0.29	244	0.38	418
45310000	Florists	0.40	79	0.50	103	0.61	129
45321000	Office supplies & stationery stores	0.02	10	0.02	10	0.05	16
45322000	Gift, novelty, & souvenir stores	0.45	218	0.48	240	0.59	281
45330000	Used merchandise stores	0.53	151	0.57	159	0.65	186
45391000	Pet & pet supplies stores	0.02	14	0.03	21	0.05	26
45392000	Art dealers	0.10	70	0.11	75	0.14	106
51213000	Motion picture & video exhibition	0.13	82	0.13	82	0.14	92
53210000	Automotive equipment rental & leasing	0.02	20	0.08	60	0.17	195
53222000	Formal wear & costume rental	0.01	3	0.01	3	0.02	5
53223000	Video tape & disc rental	0.05	19	0.10	35	0.11	38
53230000	General rental centers	0.02	12	0.04	20	0.05	26
54192000	Photographic services	0.16	33	0.29	478	0.41	538
71310000	Amusement parks & arcades	0.01	3	0.02	5	0.02	11
71390000	Other amusement (bowling, golf, fitness)	0.52	231	0.82	359	1.41	758
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	0.47	139	0.59	204	0.66	236
81111000	Automotive mechanical & electrical repair	0.74	255	1.14	443	1.63	629
81112000	Automotive body, paint, interior, & glass	0.37	114	0.53	164	0.92	363
81119000	Other automotive repair & maintenance	0.08	55	0.14	95	0.25	154
81141000	Home/garden equipment & appliance repair	0.10	35	0.12	39	0.20	56
81142000	Reupholstery & furniture repair	0.08	7	0.11	17	0.16	25
81143000	Footwear & leather goods repair	0.02	1	0.02	1	0.02	1
81149000	Personal goods repair (watch, boat, garment)	0.09	36	0.15	54	0.24	115
81211100	Barber shops	0.28	23	0.29	24	0.32	27
81211200	Beauty salons	1.56	201	2.01	245	2.29	280
81211300	Nail salons	0.01	2	0.03	5	0.05	9
81219000	Other personal care services (tattoos, spas, piercing)	0.26	31	0.35	41	0.42	50
81231000	Coin-operated laundries & drycleaners	0.04	4	0.08	9	0.08	10
81232000	Dry cleaning & laundry (except coin-operated)	0.05	10	0.08	22	0.11	29
81291000	Pet care (except veterinary) services	0.09	39	0.14	49	0.17	56
Total		12.31	11,842	16.77	17,289	22.45	18,648

Minnesota non-metro cities with 1,000-2,500 population (Average of 120 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.09	809	0.10	866	0.15	1,410
44112000	Used car dealers	0.18	442	0.38	833	0.52	1,448
44121000	Recreational vehicle dealers	0.03	64	0.03	64	0.05	165
44122000	Motorcycle, boat, & other motor vehicles	0.09	129	0.12	152	0.21	299
44130000	Automotive parts, accessories, & tire stores	0.45	284	0.64	414	0.86	656
44210000	Furniture stores	0.08	79	0.11	99	0.18	181
44220000	Home furnishings stores	0.28	184	0.35	222	0.43	419
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.12	233	0.15	295	0.20	799
44412000	Paint & wallpaper stores	0.03	22	0.03	22	0.03	22
44413000	Hardware stores	0.58	528	0.65	634	0.73	763
44419000	Specialized building material dealers	0.28	318	0.47	616	0.76	1,072
44420000	Lawn & garden equipment & supplies stores	0.12	258	0.28	482	0.51	732
44510000	Grocery stores	0.90	3,639	1.19	4,686	1.52	864
44520000	Specialty food stores	0.23	369	0.30	421	0.38	492
44530000	Beer, wine, & liquor stores	0.44	808	0.59	1,061	0.69	1,182
44611000	Pharmacies & drug stores	0.48	767	0.51	814	0.55	24
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	7
44613000	Optical goods stores	0.03	11	0.03	14	0.04	16
44619000	Other health care (vitamin, medical equip)	0.06	23	0.07	28	0.09	38
44710000	Gasoline stations	0.44	1,578	0.68	2,749	0.91	4,095
44811000	Men's clothing stores	0.02	5	0.02	5	0.02	5
44812000	Women's clothing stores	0.07	55	0.08	59	0.09	68
44813000	Children's & infants' clothing stores	0.00	-	0.00	-	0.01	1
44814000	Family clothing stores	0.05	53	0.06	62	0.07	76
44815000	Clothing accessories stores	0.03	27	0.03	27	0.05	32
44819000	Specialized clothing stores (dress, etc)	0.08	31	0.12	37	0.12	37
44821000	Shoe stores	0.03	8	0.03	11	0.04	14
44831000	Jewelry stores	0.06	32	0.06	32	0.07	34
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.12	47	0.28	208	0.39	279
45112000	Hobby, toy, & game stores	0.01	1	0.03	6	0.04	10
45113000	Sewing, needlework, & piece goods stores	0.10	43	0.10	43	0.13	56
45114000	Musical instrument & supplies stores	0.03	105	0.03	105	0.05	114
45121000	Book Stores	0.03	9	0.06	27	0.08	57
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	135	0.28	253	0.35	398
45310000	Florists	0.43	85	0.52	107	0.63	135
45321000	Office supplies & stationery stores	0.03	11	0.03	11	0.05	16
45322000	Gift, novelty, & souvenir stores	0.43	196	0.47	220	0.57	259
45330000	Used merchandise stores	0.52	131	0.55	139	0.62	152
45391000	Pet & pet supplies stores	0.02	8	0.03	16	0.03	20
45392000	Art dealers	0.08	63	0.09	68	0.13	103
51213000	Motion picture & video exhibition	0.13	77	0.13	77	0.15	88
53210000	Automotive equipment rental & leasing	0.02	16	0.08	60	0.16	114
53222000	Formal wear & costume rental	0.01	4	0.01	4	0.02	5
53223000	Video tape & disc rental	0.04	15	0.07	24	0.07	5,857
53230000	General rental centers	0.01	5	0.03	14	0.04	21
54192000	Photographic services	0.15	33	0.28	525	0.39	583
71310000	Amusement parks & arcades	0.01	4	0.02	6	0.03	12
71390000	Other amusement (bowling, golf, fitness)	0.55	215	0.86	347	1.34	607
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	0.48	127	0.59	185	0.67	217
81111000	Automotive mechanical & electrical repair	0.71	251	1.07	438	1.53	617
81112000	Automotive body, paint, interior, & glass	0.34	96	0.52	137	0.88	233
81119000	Other automotive repair & maintenance	0.07	11	0.14	56	0.23	114
81141000	Home/garden equipment & appliance repair	0.08	21	0.11	25	0.18	43
81142000	Reupholstery & furniture repair	0.08	8	0.11	11	0.14	16
81143000	Footwear & leather goods repair	0.02	2	0.02	2	0.02	2
81149000	Personal goods repair (watch, boat, garment)	0.10	40	0.16	54	0.26	121
81211100	Barber shops	0.29	23	0.31	25	0.34	28
81211200	Beauty salons	1.63	190	2.09	231	2.37	256
81211300	Nail salons	0.01	3	0.02	3	0.02	3
81219000	Other personal care services (tattoos, spas, piercing)	0.27	28	0.34	35	0.39	43
81231000	Coin-operated laundries & drycleaners	0.03	3	0.07	7	0.08	8
81232000	Dry cleaning & laundry (except coin-operated)	0.05	5	0.06	6	0.08	9
81291000	Pet care (except veterinary) services	0.09	42	0.14	51	0.17	53
Total		12.40	12,024	16.72	17,396	21.90	18,235

APPENDIX E: ESRI MARKET AREA PROFILE



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Population Summary	
2000 Total Population	4,287
2010 Total Population	4,948
2016 Total Population	5,268
2016 Group Quarters	2
2021 Total Population	5,585
2016-2021 Annual Rate	1.18%
Household Summary	
2000 Households	1,548
2000 Average Household Size	2.77
2010 Households	1,856
2010 Average Household Size	2.66
2016 Households	1,980
2016 Average Household Size	2.66
2021 Households	2,101
2021 Average Household Size	2.66
2016-2021 Annual Rate	1.19%
2010 Families	1,409
2010 Average Family Size	3.05
2016 Families	1,493
2016 Average Family Size	3.05
2021 Families	1,580
2021 Average Family Size	3.05
2016-2021 Annual Rate	1.14%
Housing Unit Summary	
2000 Housing Units	1,594
Owner Occupied Housing Units	81.2%
Renter Occupied Housing Units	15.9%
Vacant Housing Units	2.9%
2010 Housing Units	1,959
Owner Occupied Housing Units	80.9%
Renter Occupied Housing Units	13.9%
Vacant Housing Units	5.3%
2016 Housing Units	2,072
Owner Occupied Housing Units	80.5%
Renter Occupied Housing Units	15.0%
Vacant Housing Units	4.4%
2021 Housing Units	2,199
Owner Occupied Housing Units	80.6%
Renter Occupied Housing Units	14.9%
Vacant Housing Units	4.5%
Median Household Income	
2016	\$73,213
2021	\$84,737
Median Home Value	
2016	\$188,498
2021	\$245,928
Per Capita Income	
2016	\$32,715
2021	\$36,318
Median Age	
2010	37.2
2016	38.2
2021	39.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

November 30, 2016



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

2016 Households by Income

Household Income Base	1,980
<\$15,000	6.6%
\$15,000 - \$24,999	6.6%
\$25,000 - \$34,999	7.5%
\$35,000 - \$49,999	13.6%
\$50,000 - \$74,999	16.6%
\$75,000 - \$99,999	15.3%
\$100,000 - \$149,999	20.7%
\$150,000 - \$199,999	9.4%
\$200,000+	3.7%
Average Household Income	\$87,467

2021 Households by Income

Household Income Base	2,101
<\$15,000	6.8%
\$15,000 - \$24,999	5.9%
\$25,000 - \$34,999	6.8%
\$35,000 - \$49,999	13.4%
\$50,000 - \$74,999	9.9%
\$75,000 - \$99,999	15.5%
\$100,000 - \$149,999	25.1%
\$150,000 - \$199,999	12.4%
\$200,000+	4.2%
Average Household Income	\$97,042

2016 Owner Occupied Housing Units by Value

Total	1,668
<\$50,000	7.4%
\$50,000 - \$99,999	8.2%
\$100,000 - \$149,999	20.0%
\$150,000 - \$199,999	18.8%
\$200,000 - \$249,999	11.2%
\$250,000 - \$299,999	7.7%
\$300,000 - \$399,999	12.2%
\$400,000 - \$499,999	4.6%
\$500,000 - \$749,999	5.8%
\$750,000 - \$999,999	2.5%
\$1,000,000 +	1.7%
Average Home Value	\$254,901

2021 Owner Occupied Housing Units by Value

Total	1,773
<\$50,000	5.0%
\$50,000 - \$99,999	6.4%
\$100,000 - \$149,999	12.5%
\$150,000 - \$199,999	12.4%
\$200,000 - \$249,999	14.9%
\$250,000 - \$299,999	9.8%
\$300,000 - \$399,999	19.0%
\$400,000 - \$499,999	6.8%
\$500,000 - \$749,999	7.2%
\$750,000 - \$999,999	3.7%
\$1,000,000 +	2.3%
Average Home Value	\$307,008

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

2010 Population by Age	
Total	4,947
0 - 4	7.3%
5 - 9	8.1%
10 - 14	8.0%
15 - 24	11.1%
25 - 34	12.8%
35 - 44	13.3%
45 - 54	16.6%
55 - 64	11.8%
65 - 74	6.2%
75 - 84	3.4%
85 +	1.4%
18 +	72.1%
2016 Population by Age	
Total	5,269
0 - 4	6.6%
5 - 9	7.4%
10 - 14	7.9%
15 - 24	11.8%
25 - 34	11.7%
35 - 44	13.3%
45 - 54	14.2%
55 - 64	14.4%
65 - 74	7.9%
75 - 84	3.4%
85 +	1.3%
18 +	73.8%
2021 Population by Age	
Total	5,586
0 - 4	6.4%
5 - 9	7.0%
10 - 14	7.9%
15 - 24	11.7%
25 - 34	10.8%
35 - 44	14.3%
45 - 54	12.4%
55 - 64	14.2%
65 - 74	9.9%
75 - 84	4.1%
85 +	1.3%
18 +	74.2%
2010 Population by Sex	
Males	2,498
Females	2,449
2016 Population by Sex	
Males	2,667
Females	2,601
2021 Population by Sex	
Males	2,835
Females	2,750

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

2010 Population by Race/Ethnicity

Total	4,948
White Alone	97.5%
Black Alone	0.3%
American Indian Alone	0.1%
Asian Alone	0.7%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.6%
Two or More Races	0.8%
Hispanic Origin	1.3%
Diversity Index	7.4

2016 Population by Race/Ethnicity

Total	5,268
White Alone	96.9%
Black Alone	0.4%
American Indian Alone	0.2%
Asian Alone	0.9%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.8%
Two or More Races	1.0%
Hispanic Origin	1.6%
Diversity Index	9.1

2021 Population by Race/Ethnicity

Total	5,585
White Alone	96.3%
Black Alone	0.5%
American Indian Alone	0.2%
Asian Alone	1.0%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.9%
Two or More Races	1.1%
Hispanic Origin	1.9%
Diversity Index	10.8

2010 Population by Relationship and Household Type

Total	4,948
In Households	100.0%
In Family Households	89.1%
Householder	28.4%
Spouse	23.7%
Child	33.6%
Other relative	1.2%
Nonrelative	2.1%
In Nonfamily Households	10.8%
In Group Quarters	0.0%
Institutionalized Population	0.0%
Noninstitutionalized Population	0.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



2016 Population 25+ by Educational Attainment

Total	3,488
Less than 9th Grade	1.1%
9th - 12th Grade, No Diploma	3.9%
High School Graduate	29.7%
GED/Alternative Credential	2.2%
Some College, No Degree	20.8%
Associate Degree	15.9%
Bachelor's Degree	17.5%
Graduate/Professional Degree	9.0%

2016 Population 15+ by Marital Status

Total	4,109
Never Married	21.1%
Married	65.7%
Widowed	3.7%
Divorced	9.5%

2016 Civilian Population 16+ in Labor Force

Civilian Employed	98.4%
Civilian Unemployed	1.6%

2016 Employed Population 16+ by Industry

Total	2,921
Agriculture/Mining	6.2%
Construction	9.7%
Manufacturing	8.9%
Wholesale Trade	2.4%
Retail Trade	8.5%
Transportation/Utilities	3.2%
Information	1.3%
Finance/Insurance/Real Estate	3.8%
Services	52.4%
Public Administration	3.8%

2016 Employed Population 16+ by Occupation

Total	2,921
White Collar	62.2%
Management/Business/Financial	14.8%
Professional	28.6%
Sales	6.8%
Administrative Support	12.0%
Services	15.2%
Blue Collar	22.6%
Farming/Forestry/Fishing	1.8%
Construction/Extraction	8.3%
Installation/Maintenance/Repair	2.8%
Production	4.4%
Transportation/Material Moving	5.2%

2010 Population By Urban/ Rural Status

Total Population	4,948
Population Inside Urbanized Area	5.7%
Population Inside Urbanized Cluster	0.5%
Rural Population	93.8%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

2010 Households by Type

Total	1,856
Households with 1 Person	19.9%
Households with 2+ People	80.1%
Family Households	75.9%
Husband-wife Families	63.4%
With Related Children	29.0%
Other Family (No Spouse Present)	12.5%
Other Family with Male Householder	5.0%
With Related Children	3.3%
Other Family with Female Householder	7.5%
With Related Children	5.8%
Nonfamily Households	4.2%
All Households with Children	38.4%
Multigenerational Households	1.6%
Unmarried Partner Households	6.0%
Male-female	5.6%
Same-sex	0.4%

2010 Households by Size

Total	1,856
1 Person Household	19.9%
2 Person Household	35.9%
3 Person Household	16.5%
4 Person Household	17.2%
5 Person Household	7.4%
6 Person Household	2.3%
7 + Person Household	0.9%

2010 Households by Tenure and Mortgage Status

Total	1,856
Owner Occupied	85.3%
Owned with a Mortgage/Loan	63.8%
Owned Free and Clear	21.6%
Renter Occupied	14.7%

2010 Housing Units By Urban/ Rural Status

Total Housing Units	1,959
Housing Units Inside Urbanized Area	5.8%
Housing Units Inside Urbanized Cluster	0.7%
Rural Housing Units	93.5%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



Market Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Top 3 Tapestry Segments

1. Green Acres (6A)
2. Middleburg (4C)
3. Prairie Living (6D)

2016 Consumer Spending

Apparel & Services: Total \$	\$4,389,726
Average Spent	\$2,217.03
Spending Potential Index	110
Education: Total \$	\$2,975,236
Average Spent	\$1,502.64
Spending Potential Index	106
Entertainment/Recreation: Total \$	\$6,563,298
Average Spent	\$3,314.80
Spending Potential Index	114
Food at Home: Total \$	\$10,965,001
Average Spent	\$5,537.88
Spending Potential Index	111
Food Away from Home: Total \$	\$6,847,801
Average Spent	\$3,458.49
Spending Potential Index	112
Health Care: Total \$	\$12,285,354
Average Spent	\$6,204.72
Spending Potential Index	117
HH Furnishings & Equipment: Total \$	\$4,006,772
Average Spent	\$2,023.62
Spending Potential Index	115
Personal Care Products & Services: Total \$	\$1,633,283
Average Spent	\$824.89
Spending Potential Index	113
Shelter: Total \$	\$33,352,257
Average Spent	\$16,844.57
Spending Potential Index	108
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$5,423,363
Average Spent	\$2,739.07
Spending Potential Index	118
Travel: Total \$	\$4,269,208
Average Spent	\$2,156.17
Spending Potential Index	116
Vehicle Maintenance & Repairs: Total \$	\$2,334,716
Average Spent	\$1,179.15
Spending Potential Index	114

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

APPENDIX F: ESRI NET WORTH PROFILE



Net Worth Profile

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Summary	Census 2010	2016	2021	2016-2021 Change	2016-2021 Annual Rate
Population	4,948	5,268	5,585	317	1.18%
Median Age	37.2	38.2	39.3	1.1	0.57%
Households	1,856	1,980	2,101	121	1.19%
Average Household Size	2.66	2.66	2.66	0.00	0.00%

2016 Households by Net	Number	Percent
Total	1,980	100.0%
<\$15,000	281	14.2%
\$15,000-\$34,999	92	4.6%
\$35,000-\$49,999	64	3.2%
\$50,000-\$74,999	127	6.4%
\$75,000-\$99,999	90	4.5%
\$100,000-\$149,999	153	7.7%
\$150,000-\$249,999	273	13.8%
\$250,000-\$500,000	401	20.3%
\$500,000+	499	25.2%

Median Net Worth \$208,031
Average Net Worth \$724,950

2016 Net Worth by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	57	286	370	405	440	243	179
<\$15,000	22	68	52	52	48	14	25
\$15,000-\$34,999	14	26	19	14	11	2	5
\$35,000-\$49,999	4	18	18	9	9	3	2
\$50,000-\$99,999	7	57	61	34	25	16	19
\$100,000-\$149,999	6	30	35	28	24	17	12
\$150,000-\$249,999	3	36	61	49	62	30	32
\$250,000+	1	50	124	220	260	161	83
Median Net Worth	\$21,090	\$69,991	\$150,000	\$250,001	\$250,001	\$250,001	\$224,107
Average Net Worth	\$52,566	\$165,045	\$491,255	\$801,122	\$1,090,724	\$1,252,775	\$528,711

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2016 and 2021.

November 30, 2016

APPENDIX G: ESRI RETAIL MARKET POTENTIAL



Retail Market Potential

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Demographic Summary	2016	2021
Population	5,268	5,585
Population 18+	3,886	4,144
Households	1,980	2,101
Median Household Income	\$73,213	\$84,737

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Apparel (Adults)			
Bought any men's clothing in last 12 months	1,995	51.3%	109
Bought any women's clothing in last 12 months	1,784	45.9%	105
Bought clothing for child <13 years in last 6 months	1,164	30.0%	109
Bought any shoes in last 12 months	2,181	56.1%	104
Bought costume jewelry in last 12 months	779	20.0%	103
Bought any fine jewelry in last 12 months	658	16.9%	92
Bought a watch in last 12 months	448	11.5%	105
Automobiles (Households)			
HH owns/leases any vehicle	1,846	93.2%	109
HH bought/leased new vehicle last 12 mo	220	11.1%	118
Automotive Aftermarket (Adults)			
Bought gasoline in last 6 months	3,634	93.5%	110
Bought/changed motor oil in last 12 months	2,249	57.9%	118
Had tune-up in last 12 months	1,178	30.3%	101
Beverages (Adults)			
Drank bottled water/seltzer in last 6 months	2,442	62.8%	96
Drank regular cola in last 6 months	1,715	44.1%	98
Drank beer/ale in last 6 months	1,635	42.1%	99
Cameras (Adults)			
Own digital point & shoot camera	1,378	35.5%	122
Own digital single-lens reflex (SLR) camera	373	9.6%	111
Bought any camera in last 12 months	239	6.2%	108
Printed digital photos in last 12 months	118	3.0%	104
Cell Phones (Adults/Households)			
Bought cell phone in last 12 months	1,397	35.9%	99
Have a smartphone	2,273	58.5%	99
Have a smartphone: Android phone (any brand)	1,117	28.7%	107
Have a smartphone: Apple iPhone	987	25.4%	98
Number of cell phones in household: 1	499	25.2%	78
Number of cell phones in household: 2	821	41.5%	111
Number of cell phones in household: 3+	563	28.4%	112
HH has cell phone only (no landline telephone)	757	38.2%	91
Computers (Households)			
HH owns a computer	1,616	81.6%	106
HH owns desktop computer	1,038	52.4%	116
HH owns laptop/notebook	1,125	56.8%	105
HH owns any Apple/Mac brand computer	239	12.1%	80
HH owns any PC/non-Apple brand computer	1,485	75.0%	110
HH purchased most recent computer in a store	813	41.1%	109
HH purchased most recent computer online	288	14.5%	111
Spent <\$500 on most recent home computer	301	15.2%	105
Spent \$500-\$999 on most recent home computer	460	23.2%	122
Spent \$1,000-\$1,499 on most recent home computer	191	9.6%	102
Spent \$1,500-\$1,999 on most recent home computer	91	4.6%	101
Spent \$2,000+ on most recent home computer	77	3.9%	99

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

November 30, 2016



Retail Market Potential

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Convenience Stores (Adults)			
Shopped at convenience store in last 6 mos	2,053	52.8%	104
Bought brewed coffee at convenience store in last 30 days	586	15.1%	96
Bought cigarettes at convenience store in last 30 days	532	13.7%	109
Bought gas at convenience store in last 30 days	1,608	41.4%	125
Spent at convenience store in last 30 days: <\$20	294	7.6%	93
Spent at convenience store in last 30 days: \$20-\$39	285	7.3%	81
Spent at convenience store in last 30 days: \$40-\$50	330	8.5%	111
Spent at convenience store in last 30 days: \$51-\$99	231	5.9%	134
Spent at convenience store in last 30 days: \$100+	1,131	29.1%	127
Entertainment (Adults)			
Attended a movie in last 6 months	2,309	59.4%	100
Went to live theater in last 12 months	515	13.3%	102
Went to a bar/night club in last 12 months	620	16.0%	95
Dined out in last 12 months	1,960	50.4%	112
Gambled at a casino in last 12 months	551	14.2%	103
Visited a theme park in last 12 months	645	16.6%	94
Viewed movie (video-on-demand) in last 30 days	573	14.7%	87
Viewed TV show (video-on-demand) in last 30 days	439	11.3%	88
Watched any pay-per-view TV in last 12 months	526	13.5%	103
Downloaded a movie over the Internet in last 30 days	203	5.2%	73
Downloaded any individual song in last 6 months	915	23.5%	115
Watched a movie online in the last 30 days	482	12.4%	78
Watched a TV program online in last 30 days	488	12.6%	84
Played a video/electronic game (console) in last 12 months	442	11.4%	109
Played a video/electronic game (portable) in last 12 months	167	4.3%	94
Financial (Adults)			
Have home mortgage (1st)	1,457	37.5%	121
Used ATM/cash machine in last 12 months	2,065	53.1%	108
Own any stock	342	8.8%	115
Own U.S. savings bond	246	6.3%	120
Own shares in mutual fund (stock)	349	9.0%	124
Own shares in mutual fund (bonds)	222	5.7%	118
Have interest checking account	1,348	34.7%	123
Have non-interest checking account	1,325	34.1%	121
Have savings account	2,422	62.3%	115
Have 401K retirement savings plan	698	18.0%	124
Own/used any credit/debit card in last 12 months	3,149	81.0%	109
Avg monthly credit card expenditures: <\$111	582	15.0%	129
Avg monthly credit card expenditures: \$111-\$225	278	7.2%	104
Avg monthly credit card expenditures: \$226-\$450	278	7.2%	113
Avg monthly credit card expenditures: \$451-\$700	242	6.2%	117
Avg monthly credit card expenditures: \$701-\$1,000	182	4.7%	109
Avg monthly credit card expenditures: \$1,001+	354	9.1%	100
Did banking online in last 12 months	1,639	42.2%	118
Did banking on mobile device in last 12 months	611	15.7%	112
Paid bills online in last 12 months	1,867	48.0%	112

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

November 30, 2016



Retail Market Potential

Eyota_TA.zip
Area: 129.29 square miles

Prepared by Esri

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Grocery (Adults)			
Used beef (fresh/frozen) in last 6 months	1,485	75.0%	108
Used bread in last 6 months	1,897	95.8%	102
Used chicken (fresh or frozen) in last 6 months	1,417	71.6%	104
Used turkey (fresh or frozen) in last 6 months	350	17.7%	112
Used fish/seafood (fresh or frozen) in last 6 months	1,138	57.5%	105
Used fresh fruit/vegetables in last 6 months	1,747	88.2%	103
Used fresh milk in last 6 months	1,810	91.4%	104
Used organic food in last 6 months	294	14.8%	75
Health (Adults)			
Exercise at home 2+ times per week	1,174	30.2%	106
Exercise at club 2+ times per week	483	12.4%	96
Visited a doctor in last 12 months	3,091	79.5%	105
Used vitamin/dietary supplement in last 6 months	2,071	53.3%	101
Home (Households)			
Any home improvement in last 12 months	654	33.0%	123
Used housekeeper/maid/professional HH cleaning service in last 12	222	11.2%	85
Purchased low ticket HH furnishings in last 12 months	322	16.3%	101
Purchased big ticket HH furnishings in last 12 months	430	21.7%	104
Bought any small kitchen appliance in last 12 months	471	23.8%	107
Bought any large kitchen appliance in last 12 months	283	14.3%	112
Insurance (Adults/Households)			
Currently carry life insurance	2,044	52.6%	123
Carry medical/hospital/accident insurance	2,745	70.6%	108
Carry homeowner insurance	2,319	59.7%	127
Carry renter's insurance	298	7.7%	94
Have auto insurance: 1 vehicle in household covered	473	23.9%	77
Have auto insurance: 2 vehicles in household covered	642	32.4%	114
Have auto insurance: 3+ vehicles in household covered	648	32.7%	150
Pets (Households)			
Household owns any pet	1,290	65.2%	121
Household owns any cat	580	29.3%	131
Household owns any dog	1,039	52.5%	129
Psychographics (Adults)			
Buying American is important to me	1,930	49.7%	117
Usually buy items on credit rather than wait	390	10.0%	85
Usually buy based on quality - not price	668	17.2%	96
Price is usually more important than brand name	1,029	26.5%	101
Usually use coupons for brands I buy often	758	19.5%	103
Am interested in how to help the environment	533	13.7%	84
Usually pay more for environ safe product	401	10.3%	81
Usually value green products over convenience	304	7.8%	74
Likely to buy a brand that supports a charity	1,336	34.4%	98
Reading (Adults)			
Bought digital book in last 12 months	544	14.0%	106
Bought hardcover book in last 12 months	844	21.7%	104
Bought paperback book in last 12 month	1,275	32.8%	105
Read any daily newspaper (paper version)	1,050	27.0%	103
Read any digital newspaper in last 30 days	1,260	32.4%	97
Read any magazine (paper/electronic version) in last 6 months	3,555	91.5%	101

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

November 30, 2016



Retail Market Potential

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Area: 129.29 square miles

Prepared by Esri

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
Restaurants (Adults)			
Went to family restaurant/steak house in last 6 months	3,098	79.7%	107
Went to family restaurant/steak house: 4+ times a month	1,185	30.5%	111
Went to fast food/drive-in restaurant in last 6 months	3,580	92.1%	102
Went to fast food/drive-in restaurant 9+ times/mo	1,632	42.0%	106
Fast food/drive-in last 6 months: eat in	1,592	41.0%	113
Fast food/drive-in last 6 months: home delivery	290	7.5%	97
Fast food/drive-in last 6 months: take-out/drive-thru	2,033	52.3%	113
Fast food/drive-in last 6 months: take-out/walk-in	755	19.4%	100
Television & Electronics (Adults/Households)			
Own any e-reader/tablet	1,258	32.4%	102
Own e-reader/tablet: iPad	586	15.1%	98
Own any portable MP3 player	1,312	33.8%	110
HH owns 1 TV	290	14.6%	72
HH owns 2 TVs	503	25.4%	98
HH owns 3 TVs	492	24.8%	116
HH owns 4+ TVs	465	23.5%	124
HH subscribes to cable TV	861	43.5%	88
HH subscribes to fiber optic	83	4.2%	55
HH has satellite dish	711	35.9%	141
HH owns DVD/Blu-ray player	1,315	66.4%	110
HH owns camcorder	321	16.2%	116
HH owns portable GPS navigation device	675	34.1%	124
HH purchased video game system in last 12 mos	128	6.5%	81
HH owns Internet video device for TV	134	6.8%	96
Travel (Adults)			
Domestic travel in last 12 months	2,188	56.3%	112
Took 3+ domestic non-business trips in last 12 months	503	12.9%	117
Spent on domestic vacations in last 12 months: <\$1,000	476	12.2%	114
Spent on domestic vacations in last 12 months: \$1,000-\$1,499	234	6.0%	103
Spent on domestic vacations in last 12 months: \$1,500-\$1,999	183	4.7%	132
Spent on domestic vacations in last 12 months: \$2,000-\$2,999	206	5.3%	136
Spent on domestic vacations in last 12 months: \$3,000+	226	5.8%	106
Domestic travel in the 12 months: used general travel website	244	6.3%	93
Foreign travel in last 3 years	835	21.5%	89
Took 3+ foreign trips by plane in last 3 years	121	3.1%	69
Spent on foreign vacations in last 12 months: <\$1,000	142	3.7%	88
Spent on foreign vacations in last 12 months: \$1,000-\$2,999	118	3.0%	93
Spent on foreign vacations in last 12 months: \$3,000+	180	4.6%	93
Foreign travel in last 3 years: used general travel website	177	4.6%	82
Nights spent in hotel/motel in last 12 months: any	1,777	45.7%	113
Took cruise of more than one day in last 3 years	315	8.1%	97
Member of any frequent flyer program	593	15.3%	94
Member of any hotel rewards program	671	17.3%	122

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

November 30, 2016



LifeMode Group: Cozy Country Living

Green Acres

Households: 3,794,000

Average Household Size: 2.69

Median Age: 43.0

Median Household Income: \$72,000

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of *Green Acres* remain pessimistic about the near future yet are heavily invested in it.

OUR NEIGHBORHOOD

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 10 years.
- Single-family, owner-occupied housing, with a median value of \$197,000.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: 60% are college educated.
- Unemployment is low at 6% (Index 70); labor force participation rate is high at 67.4% (Index 108).
- Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.





AGE BY SEX (Esri data)

Median Age: 43.0 US: 37.6

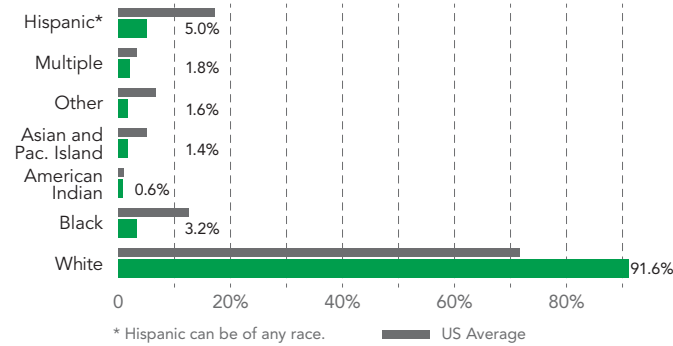
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RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

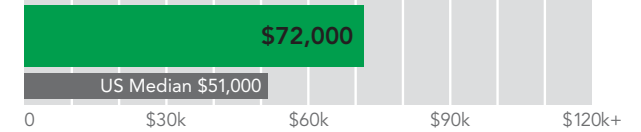
Diversity Index: 24.0 US: 62.1



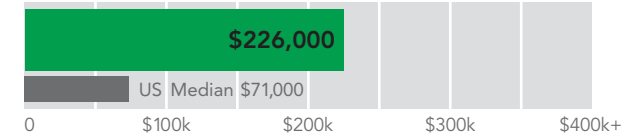
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

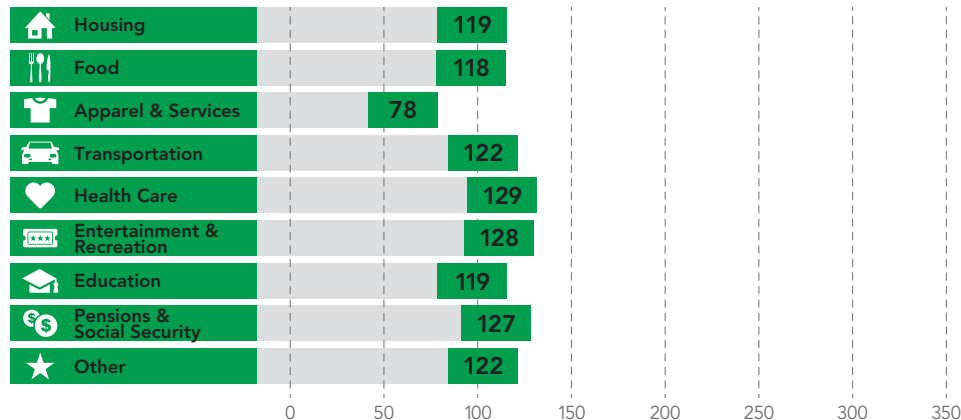


Median Net Worth



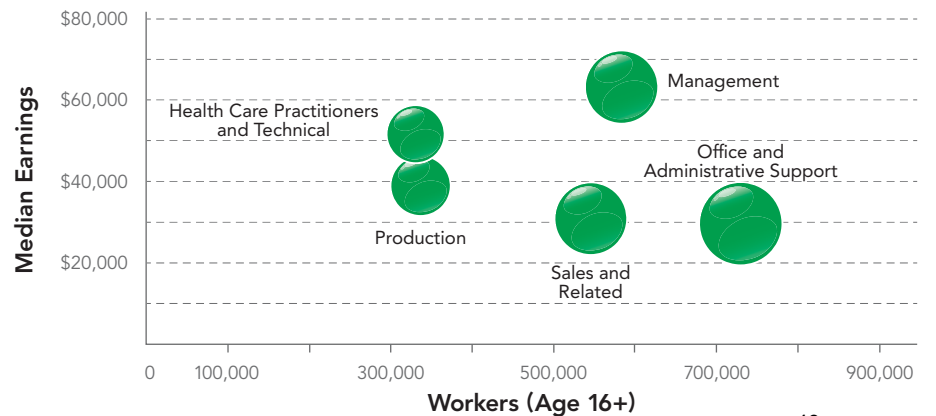
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Purchasing choices reflect *Green Acres*' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

HOUSING

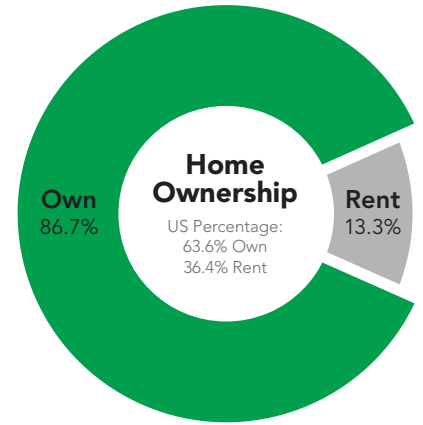
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

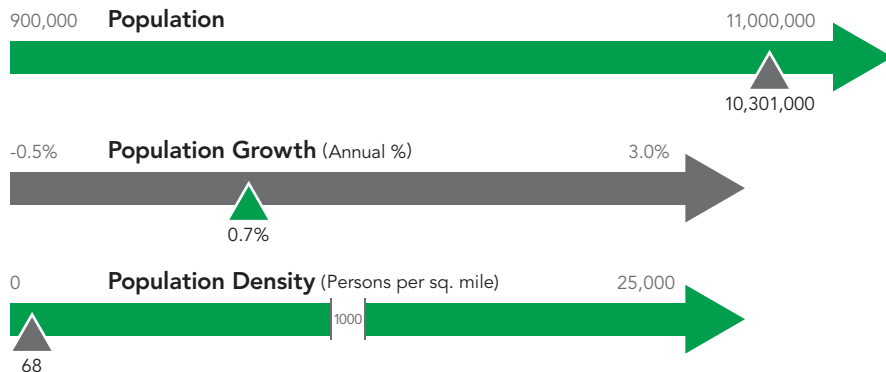
Median Value:
\$197,000

US Median: \$177,000



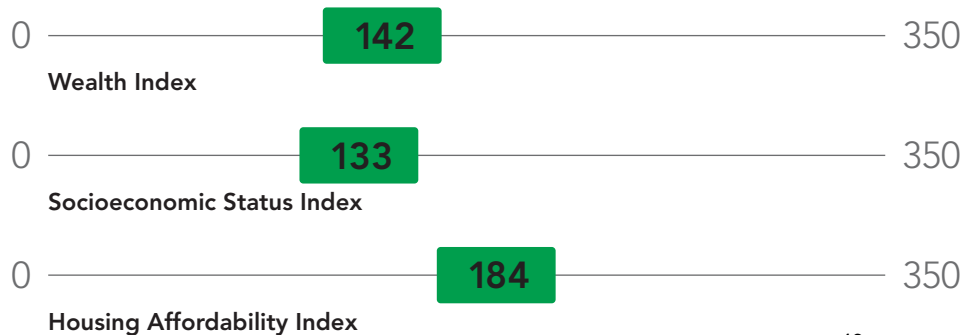
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



LifeMode Group: Family Landscapes

Middleburg

4C

Households: 3,319,000**Average Household Size:** 2.73**Median Age:** 35.3**Median Household Income:** \$55,000

WHO ARE WE?

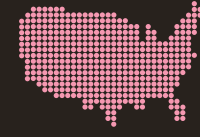
Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 152).
- Affordable housing, median value of \$158,000 (Index 89) with a low vacancy rate.
- Young couples, many with children; average household size is 2.73.

SOCIOECONOMIC TRAITS

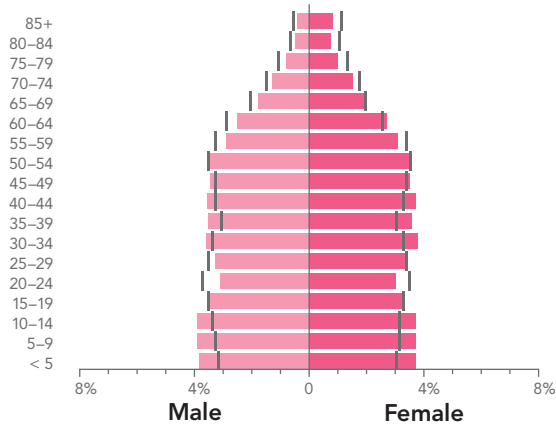
- Education: 66% with a high school diploma or some college.
- Unemployment rate lower at 7.4% (Index 85).
- Labor force participation typical of a younger population at 66.7% (Index 106).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.



AGE BY SEX (Esri data)

Median Age: **35.3** US: 37.6

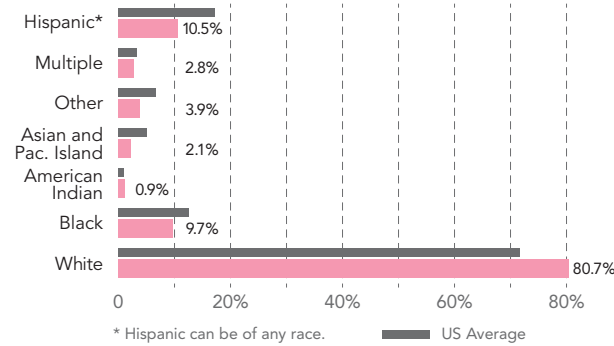
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

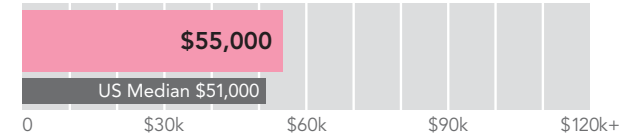
Diversity Index: **46.3** US: 62.1



INCOME AND NET WORTH

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Median Household Income

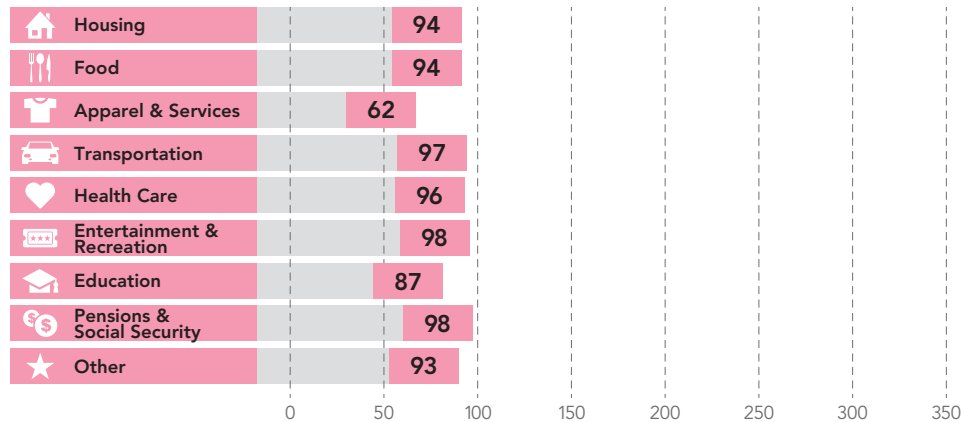


Median Net Worth



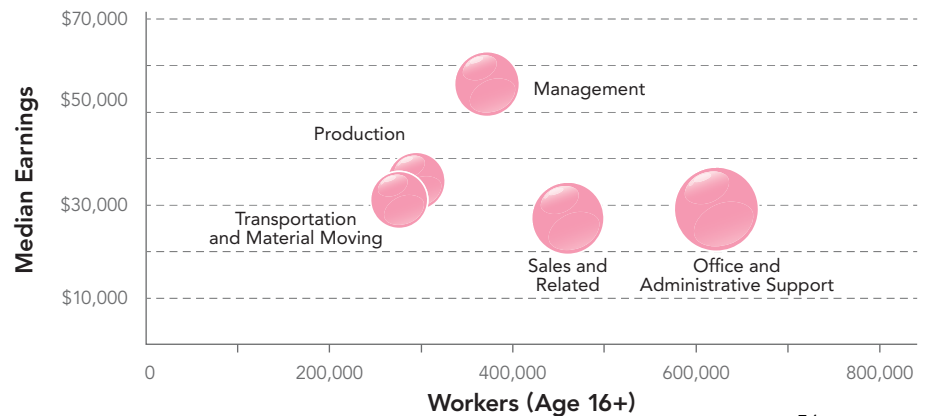
AVERAGE HOUSEHOLD BUDGET INDEX

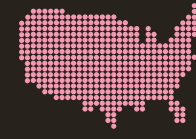
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents are partial to trucks, SUVs, and occasionally, convertibles, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, target shooting, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

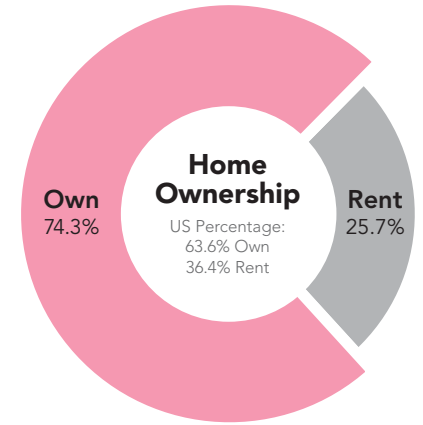
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Typical Housing:
Single Family

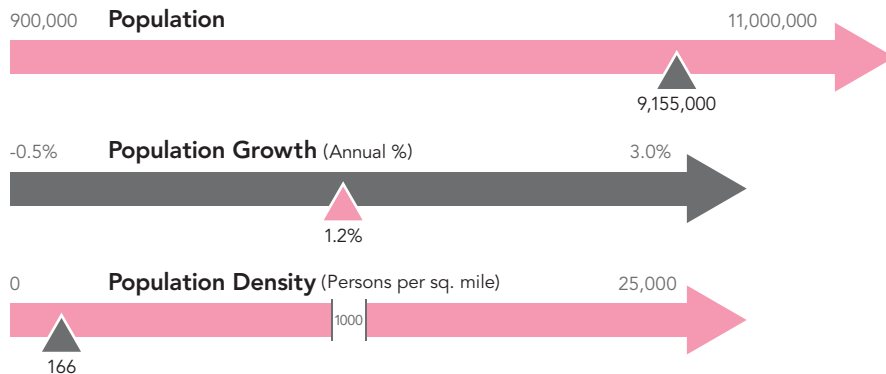
Median Value:
\$158,000

US Median: \$177,000



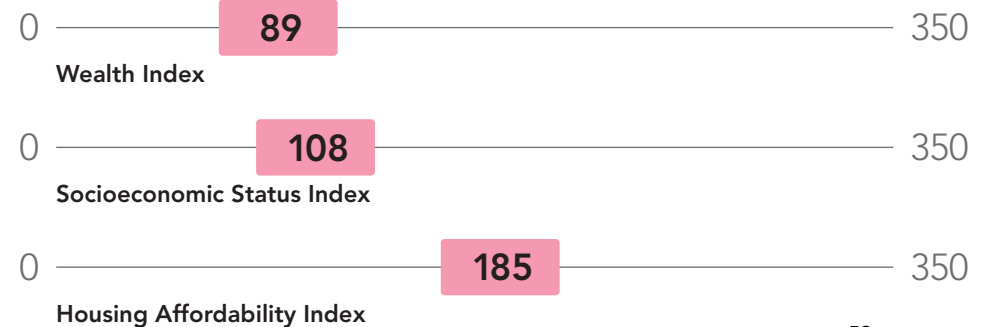
POPULATION CHARACTERISTICS

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ESRI INDEXES

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LifeMode Group: Cozy Country Living

Prairie Living

Households: 1,307,000

Average Household Size: 2.50

Median Age: 43.4

Median Household Income: \$51,000

WHO ARE WE?

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1 percent of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are not diverse, dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this hardworking market. When they find time to relax, they favor outdoor activities.

OUR NEIGHBORHOOD

- About four-fifths of households are owner occupied.
- Dominant household type is married-couples with no children.
- Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 225).
- Higher percentage of vacant housing units is at 16% (Index 137).
- Most households own 2 or 3 vehicles; this is the highest ranked market for owning 4 or more vehicles.

SOCIOECONOMIC TRAITS

- Half have completed some college education or hold a degree.
- At 4.1%, the unemployment rate is less than half the US rate.
- Labor force participation rate slightly higher at 66%.
- Wage and salary income for 73% of households plus self-employment income for 27% (Index 242).
- Faith and religion are important to these residents.
- Tend to buy things when they need them, rather than when they want them or to be trendy.
- Somewhat resistant to new technology.
- Creatures of habit when purchasing food items.





AGE BY SEX (Esri data)

Median Age: **43.4** US: 37.6

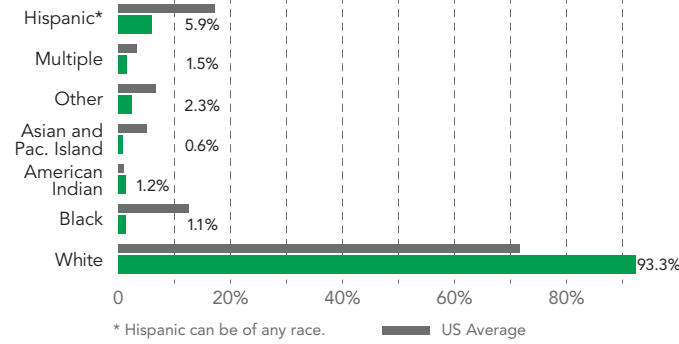
I Indicates US



RACE AND ETHNICITY (Esri data)

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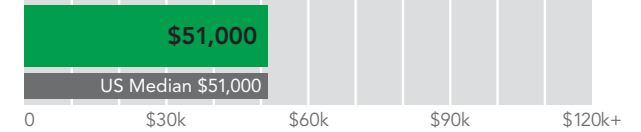
Diversity Index: **22.6** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

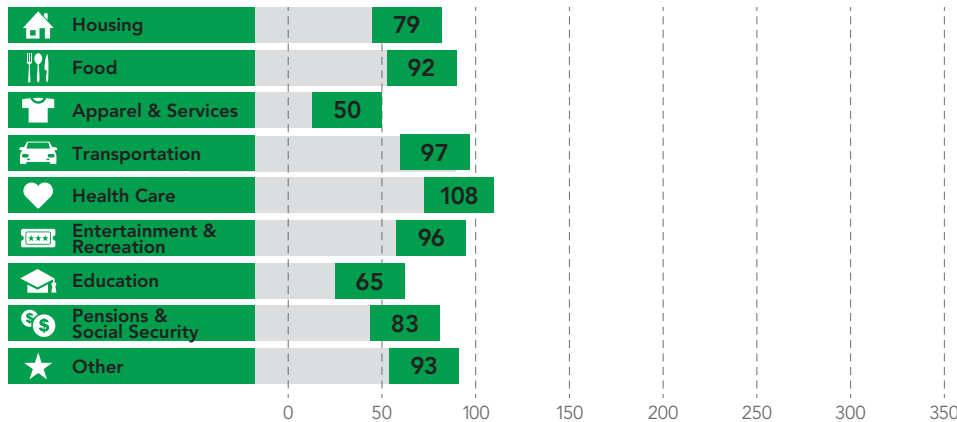


Median Net Worth



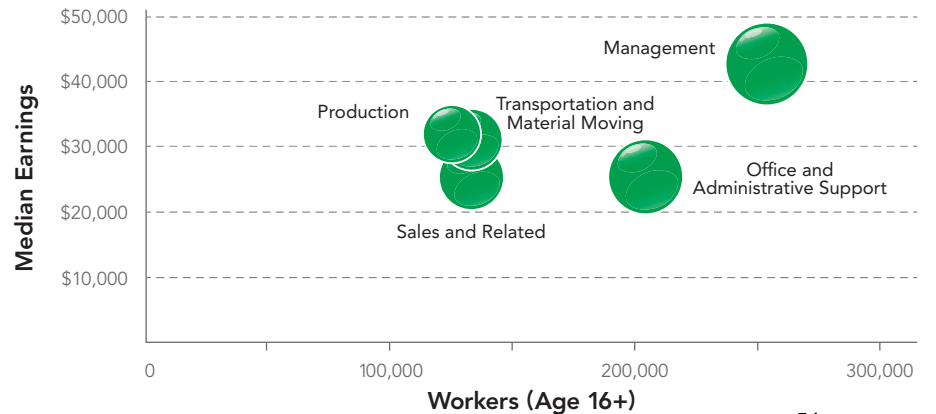
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Many own a truck, riding lawn mower, and ATV/UTV and have a satellite dish.
- They purchased plants and seeds in the past year for their vegetable garden, where their tiller comes in handy.
- They favor banking in person, have noninterest checking accounts, invest in CDs (more than 6 months), and have term/whole life insurance.
- They are pet owners.
- Leisure activities include fishing, hunting, boating, camping, and attending country music concerts.
- Residents prefer to listen to faith and inspirational, as well as country music on the radio.
- They read home service, fishing/hunting, and automotive magazines.
- They contribute to religious organizations and belong to religious clubs.
- Walmart is a favorite shopping stop; Subway is a favorite eating spot.

HOUSING

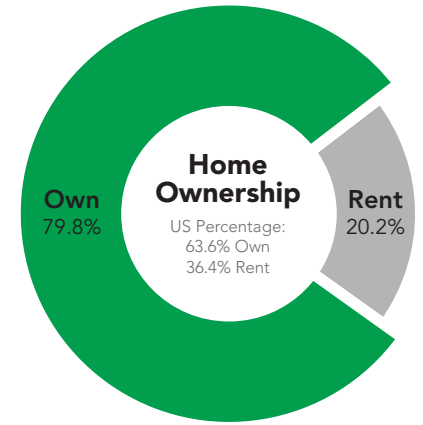
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Typical Housing:
Single Family

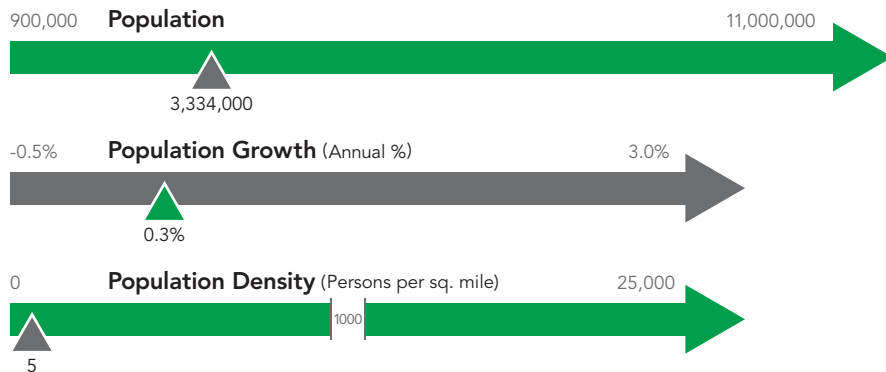
Median Value:
\$125,000

US Median: \$177,000



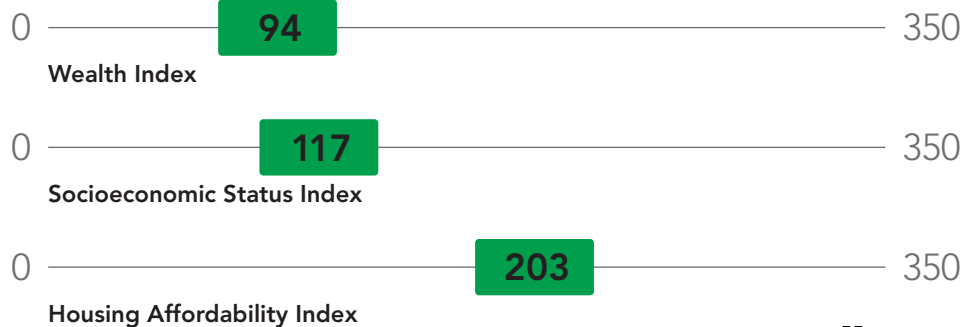
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



LifeMode Group: Affluent Estates

Boomburbs

1C

**Households:** 1,695,000**Average Household Size:** 3.22**Median Age:** 33.6**Median Household Income:** \$105,000

WHO ARE WE?

This is the new growth market, with a profile similar to the original: young professionals with families that have opted to trade up to the newest housing in the suburbs. The original *Boomburbs* neighborhoods began growing in the 1990s and continued through the peak of the housing boom. Most of those neighborhoods are fully developed now. This is an affluent market but with a higher proportion of mortgages. Rapid growth still distinguishes the *Boomburbs* neighborhoods, although the boom is more subdued now than it was 10 years ago. So is the housing market. Residents are well-educated professionals with a running start on prosperity.

OUR NEIGHBORHOOD

- Growth markets are in the suburban periphery of large metropolitan areas.
- Young families are married with children (Index 221); average household size is 3.22.
- Home ownership is 84% (Index 133), with the highest rate of mortgages, 78% (Index 173).
- Primarily single-family homes, in new neighborhoods, 72% built since 2000 (Index 521).
- Median home value is \$293,000 (Index 165).
- Lower housing vacancy rate at 5.3%.
- The cost of affordable new housing comes at the expense of one of the longest commutes to work, over 30 minutes average, including a disproportionate number (34.5%) commuting across county lines (Index 146).

SOCIOECONOMIC TRAITS

- Well educated young professionals, 52% are college graduates (Index 185).
- Unemployment is low at 5.2% (Index 60); high labor force participation at 72% (Index 115); most households have more than two workers (Index 123).
- Longer commute times from the suburban growth corridors (Index 121) have created more home workers (Index 154).
- They are well connected: own the latest devices and understand how to use them efficiently; biggest complaints—too many devices and too many intrusions on personal time.
- Financial planning is well under way for these professionals.



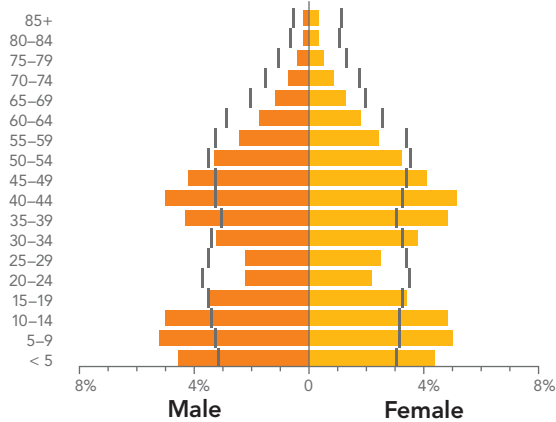
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **33.6** US: 37.6

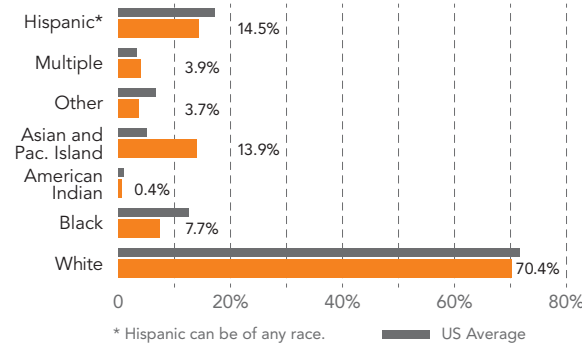
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RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

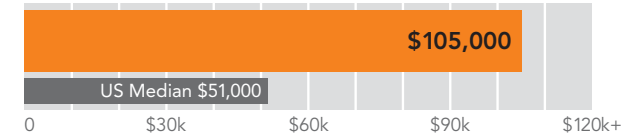
Diversity Index: **60.9** US: 62.1



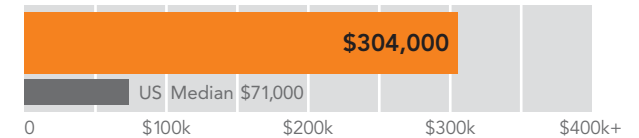
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

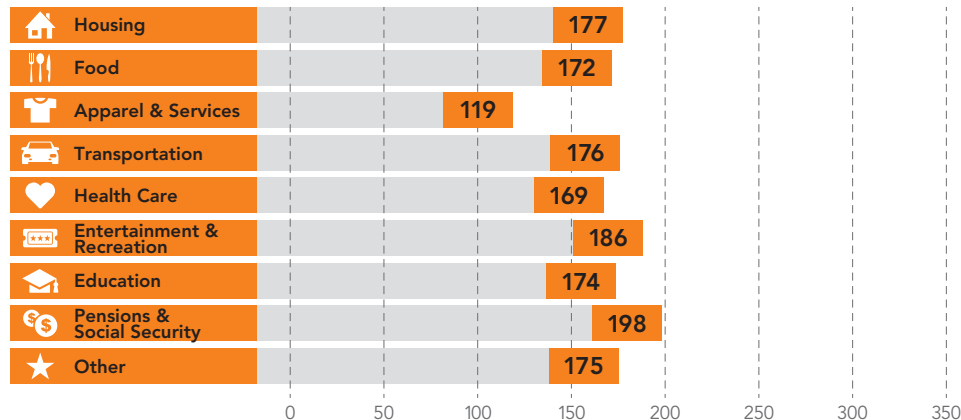


Median Net Worth



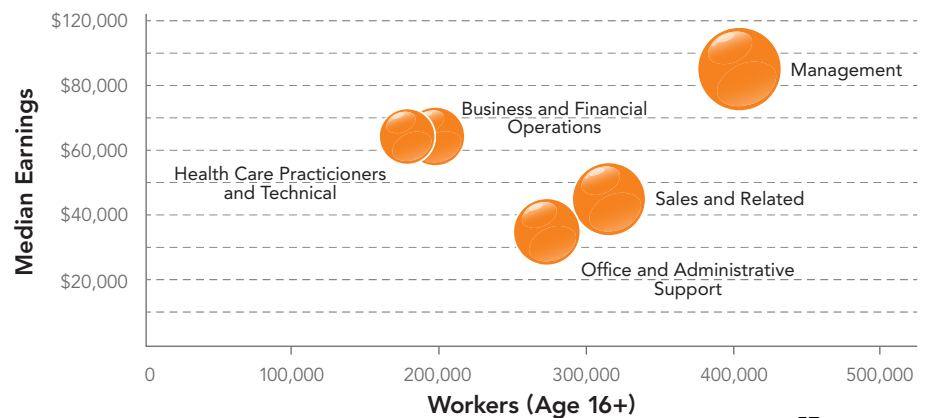
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- *Boomburbs* residents prefer late model imports, primarily SUVs, and also luxury cars and minivans.
- This is one of the top markets for the latest in technology, from smartphones to tablets to Internet connectable televisions.
- Style matters in the *Boomburbs*, from personal appearance to their homes. These consumers are still furnishing their new homes and already remodeling.
- They like to garden but more often contract for home services.
- Physical fitness is a priority, including club memberships and home equipment.
- Leisure includes a range of activities from sports (hiking, bicycling, swimming, golf) to visits to theme parks or water parks.
- Residents are generous supporters of charitable organizations.

HOUSING

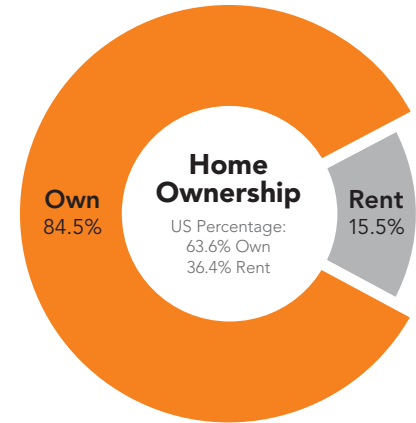
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Typical Housing:
Single Family

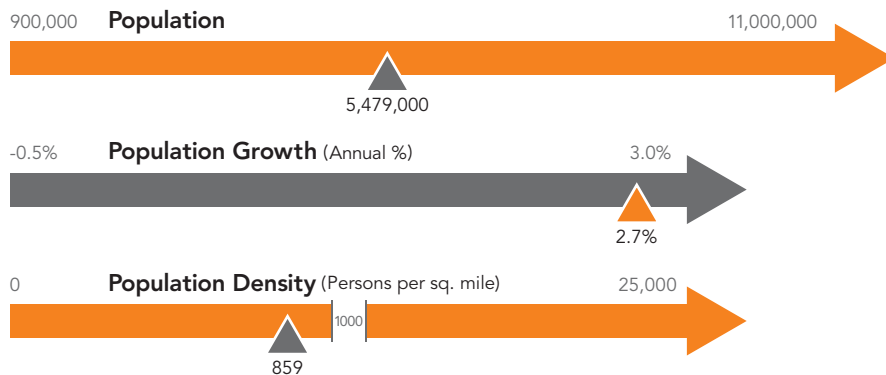
Median Value:
\$293,000

US Median: \$177,000



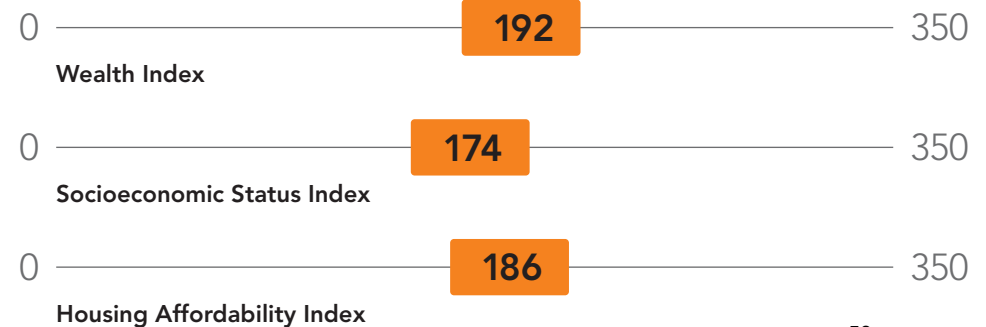
POPULATION CHARACTERISTICS

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ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Affluent Estates

Savvy Suburbanites

Households: 3,543,000

Average Household Size: 2.83

Median Age: 44.1

Median Household Income: \$104,000

WHO ARE WE?

Savvy Suburbanites residents are well educated, well read, and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine, plus the amenities of the city's cultural events.

OUR NEIGHBORHOOD

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- Married couples with no children or older children; average household size is 2.83.
- 91% owner occupied; 71% mortgaged (Index 156).
- Primarily single-family homes, with a median value of \$311,000 (Index 175).
- Low vacancy rate at 4.5%.

SOCIOECONOMIC TRAITS

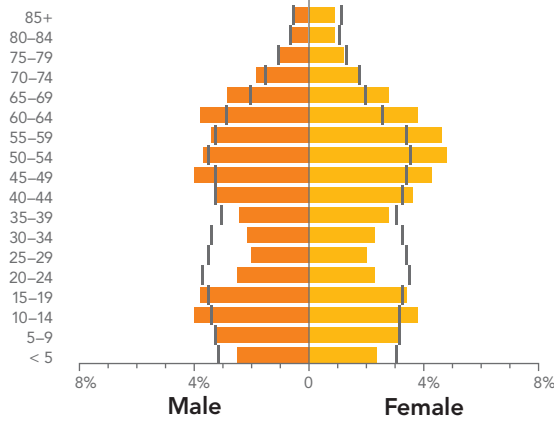
- Education: 48.1% college graduates; 76.1% with some college education.
- Low unemployment at 5.8% (Index 67); higher labor force participation rate at 68.5% (Index 109) with proportionately more 2-worker households at 65.4%, (Index 122).
- Well-connected consumers that appreciate technology and make liberal use of it for everything from shopping and banking to staying current and communicating.
- Informed shoppers that do their research prior to purchasing and focus on quality.



AGE BY SEX (Esri data)

Median Age: 44.1 US: 37.6

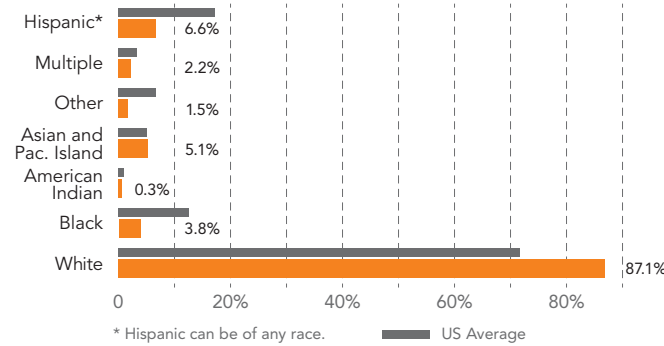
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RACE AND ETHNICITY (Esri data)

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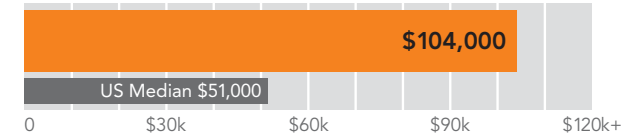
Diversity Index: 33.2 US: 62.1



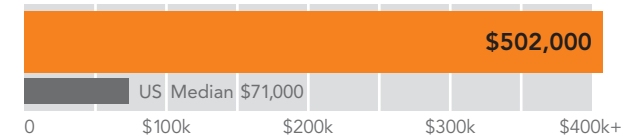
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

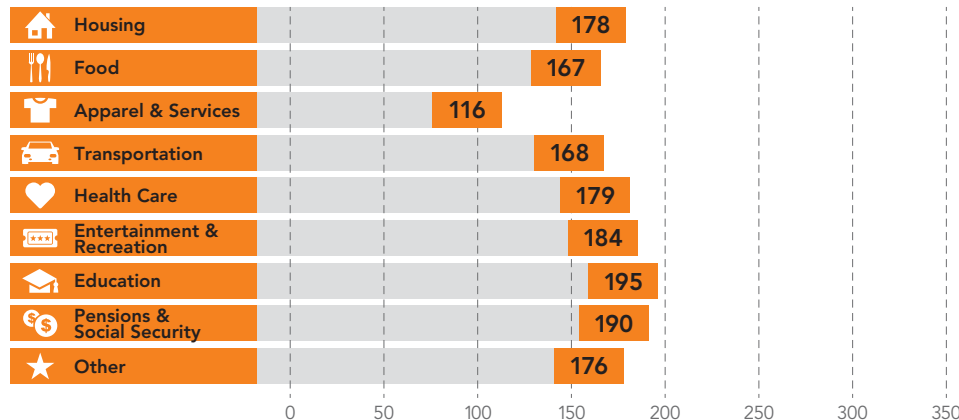


Median Net Worth



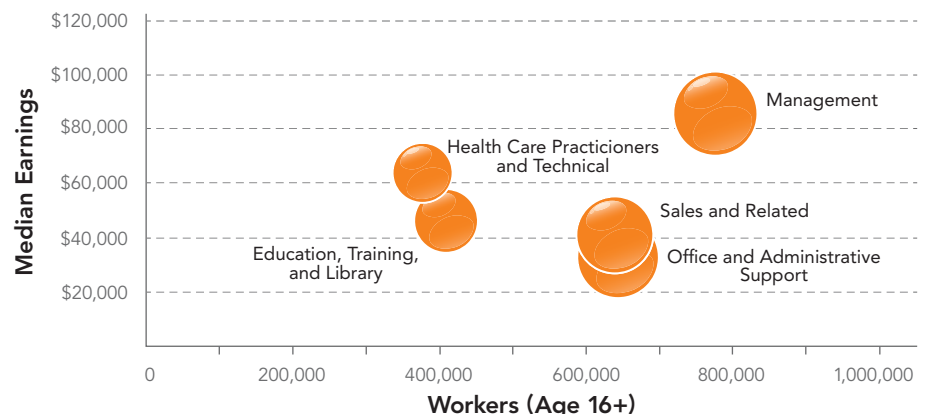
AVERAGE HOUSEHOLD BUDGET INDEX

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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons.
- Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting.
- There is extensive use of housekeeping and personal care services.
- Foodies: They like to cook and prefer natural or organic products.
- These investors are financially active, using a number of resources for informed investing. They are not afraid of debt; many households carry first and second mortgages, plus home equity credit lines.
- Physically fit, residents actively pursue a number of sports, from skiing to golf, and invest heavily in sports gear and exercise equipment.

HOUSING

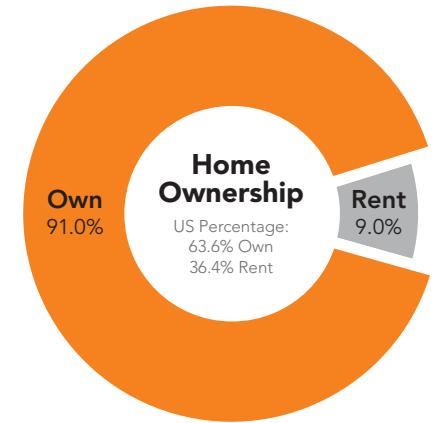
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Typical Housing:
Single Family

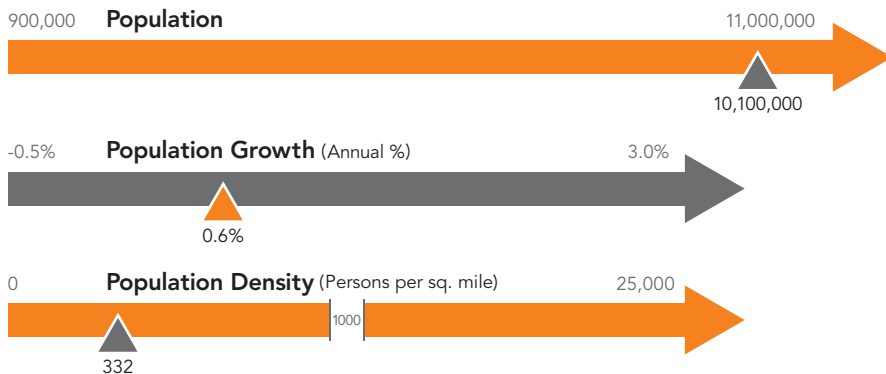
Median Value:
\$311,000

US Median: \$177,000



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

